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# INTRODUCTION

This guide and our annual Pre-Departure Orientation are meant to provide you with some confidence during your time as a student in the USA. Culture shock for the international student is a very real and sometimes painful experience. One way to combat its effects is to learn something about the culture and the everyday practices of a country before you go abroad.

It is very common among South African-educated students to think that because they speak English and have seen American movies and TV programs, they are ready for study in the USA. **Not necessarily!** We have had many South African students say to us, "If I had only known 'X' before I got there!" For this reason and many others, we have put this book together drawing on the suggestions and experiences of many South African-educated students and students from around the world, who have gone before you.

The Educational Advisory Service at the U.S. Consulate is here to support you during this entire process. Should you have any questions between now and the time you leave, you may contact the Educational Adviser, Mrs. Roberta Paola.

**Contact details:**  
Educational Advisory Service  
United States Consulate  
2902 Durban Bay House  
Durban, 4001  
South Africa  
Phone: (031) 304 4737  
Fax: (031) 304 2847

And should you find the time once you arrive in the US, Mrs. Paola would **GREATLY** appreciate a postcard of your university sent to the above address, letting her know how you're getting on.

Congratulations! You've worked hard and you have achieved a dream. Continue to work hard in the US, but allow time to learn more than what is in your books, America has lots to offer you.

GOOD LUCK!

Roberta James Paola,  
Educational Adviser  
U.S. Consulate, Durban, South Africa  
April 26, 2000

# 1

# PREPARING TO GO!

To enter the US for study or research you are required to hold a valid passport, an I-20 or IAP-66 form, I and an FI or a 11 visa issued by a US Embassy/Consulate if you are a non-American citizen or permanent resident.

## YOUR PASSPORT

Check the expiry date of your passport. If it is due to expire within one year of your arrival in the US, you should apply for a new passport prior to departure. The US government requires that foreign students hold passports that are valid for at least 6 months beyond their period of stay. If your passport needs extending while you are in the US, contact the South African Embassy or nearest consulate and ask about forms, fees and procedures. For a full list of South African Consulates in the US see Appendix III.

## VISAS

Essentially there are two types of visas that students usually travel on to study in the US:

### TYPE FOR WHOM?

### WHICH CERTIFICATE OF ELIGIBILITY?\*

**F-1 Visa** Most students. Anyone intending to pursue full-time study at a university in the US.

I-20A-B\* form entitled 'Certificate of Eligibility for Non-immigrant Student Status'.

**J-1 Visa** This visa is for study under US government sponsorship, your home government, or an international organization as a visiting student, researcher or lecturer.

IAP66\* form entitled 'Certificate of Eligibility for Exchange Visitor Status'.

\*A "Certificate of Eligibility" is a form provided by academic institutions who have received US government approval to enroll foreign students (I-20), or by the organization of US government agency that is sponsoring you (IAP 66). This form is used as evidence of admission to an institution.

## Contacting the US Consulate

Physical Addresses:

United States Consulate  
2902 Durban Bay House  
333 Smith Street  
Durban 4001

Phone: (031) 304 4737

Fax: (031) 301 0265

**VISA DAYS:** Monday, Wednesday and Friday.

**TIMES:** 8:30 to 11:30 only.



**COSTS:** Vary with the exchange rate and type of visa. Phone for details.

### Visa Application Components:

*You must provide all of the following when applying for your visa:*

- ✓ Visa applications form OF-156. You will need one form for each member travelling, including children. You will experience delays if all questions are not answered.
- ✓ Visa application fee per applicant. This fee changes according to the current value of the Rand. Phone for current rates. This fee must be *pre-paid* at a bank using the Consulate Account # 1990208002 at any NEDBANK. You must attach the receipt to the visa application. This fee is non-refundable, regardless of the outcome of your visa application.
- ✓ Passport (or other travel document) valid for the entire planned duration of your study in the U.S with at least two blank pages.
- ✓ One passport-style photograph, black and white preferred.
- ✓ Evidence of sufficient funds for all expenses, including tuition for the full study period e.g.: Detailed bank statements of student's and/or parents' account
- ✓ Evidence of scholarships and/or combination of finances that will meet estimated total expenses.
- ✓ *J-1 visa applicants* - if the terms of the exchange visitor grant will cover the living expenses and other costs, the fully completed IAP-66 will do.
- ✓ Evidence that applicant has a residence abroad to which s/he intends to return: e.g. evidence of family, professional, property, employment or other ties/commitments that show sufficient cause to return. (Examples: mortgage, letter from employer or university, or letter stating you have family in the area and are expected to return)
- ✓ All copies of a completed Certificate of Eligibility (1-20 for F-i visas, or IAP-66 for J-1 visas.)

### Submit Your Visa Application

*Processing times cannot be guaranteed, so do not purchase non-refundable tickets until your visa has been issued.*

### VACCINATIONS

Many states require proof of immunization against mumps, measles and rubella for all students. Check with the university's International Office for required documentation. You may need a written statement from your family doctor.

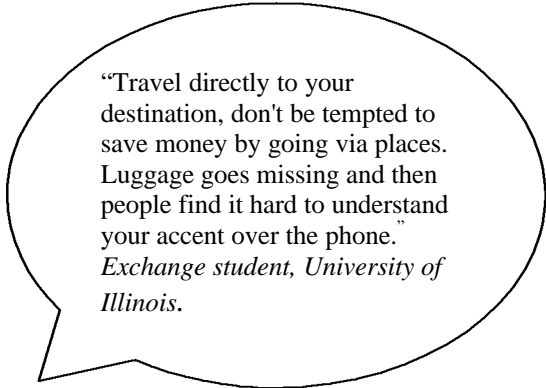
Your university's Health Service may offer vaccinations for free or a small fee. If you have traveled recently to the Far East, or certain parts of Africa, additional vaccinations may be necessary.

## TRAVEL TO THE US

Ask your US university's International Student Adviser for direct routes to campus. South African airlines and travel agencies can make travel arrangements. Ask about special student rates and remember to book well in advance of your departure date, as you will probably be travelling in peak season.

Although you should not book your ticket before being issued your visa, if for some reason you need to book, prior to receiving your student visa, you may wish to buy a refund fare ticket, which allows you to cancel your ticket (time restrictions apply) and receive your money back minus the refund fee.

No airline ticket is valid for longer than a year so you may have to purchase a single ticket or an open-ended return where the return date is unspecified or changeable at little or no additional cost.



"Travel directly to your destination, don't be tempted to save money by going via places. Luggage goes missing and then people find it hard to understand your accent over the phone."  
*Exchange student, University of Illinois.*

Try [www.cheapflights.com](http://www.cheapflights.com), which gives the cheapest quotes available and direct links to travel agency Web sites.

After your flight details are confirmed, notify the International Student Office at your US university. However, be aware that not every institution will be able to offer transportation to campus. If they are unable to provide transportation they should be able to provide information on the best way to get to campus. For information on travel within the United States, see the Travel section of this booklet.

## TIMING

Plan to arrive at the university at least one week before orientation and registration, but check with your International Student Advisor about accommodation prior to orientation if you are living on campus. This will give you time to find housing in advance and to rest from your trip. It will also provide you with an opportunity to become familiar with the campus and the community before classes begin.

## BAGGAGE

### Airline Baggage Allowance

Be aware of the airline baggage allowances prior to departure. The limit is determined by the number of pieces and by the size and weight of those pieces.

The general rule of thumb is:

Two checked bags 62 inches maximum (total height, width and length) and no heavier than 32

kg (70 lbs.)

One piece of hand luggage that should not exceed 45 inches. Weight maximum varies from 6 kg (13 lbs.) to 32 kg (70 lbs.)

### **Excess Baggage**

Airlines will charge you for baggage that exceeds your personal allowance. If you want your baggage to travel with you, you will have to pay Excess Baggage charges. You should check in at least 20 minutes earlier than usual. You should check with the airline you are traveling on to obtain costs.

### **Unaccompanied Baggage**

If you do not want to pay Excess Baggage charges, you can send excess bags at unaccompanied baggage special rates. Choosing the most suitable method will depend on size, weight and content of what you plan to send. You will need to have a confirmed address in the US where you know someone can receive your baggage.

### **Independent Air Freight Services**

There are also independent air cargo companies that offer varied services. Some may not have offices near you and only fly goods to large city airports to which they have a regular service. It would be your responsibility to claim the shipment, pass it through customs and get it to your residence. Others may pick up and deliver your shipment door-to-door for an additional fee.

### **Shipping By Sea**

Shipping companies accept cargo from individuals. As you are charged by volume/size, not weight, this may be the cheapest way of sending baggage but it may take up to 14 weeks to arrive. Depending on the type of service, you may have to claim your baggage at the port of entry, clear it through customs and either transport it to your residence or pay additional handling/storage fees. Some companies offer a door-to-door service for an additional fee.

### **Airline Cargo Services**

Some international airlines offer air cargo services, but these are usually more expensive than the above options. Prices will vary depending on destination.

Two examples of airlines that offer air cargo are:  
American Airlines and South African Airways.

## **WHAT TO TAKE**

Consult your International Student Adviser and recently returned alumni, if possible, about climate, social customs and the availability and cost of clothing. Below are some hints on what to

take. Also, a great collection of suggestions for what to take can be found at the end of this chapter.

## **Clothing**

Campus wear is informal. In some parts of the US, winters bring severely cold weather that require heavy coats and boots which are best purchased after you arrive. Clothing is often cheaper in the US.

## **Books**

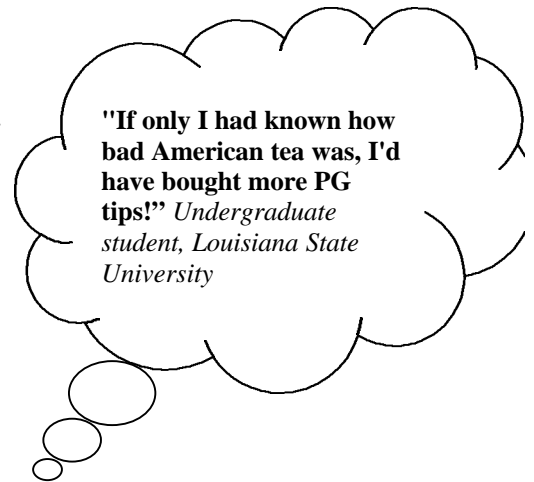
Take books, manuals or journals that you think may be difficult to obtain in the US. Specific and general information about South Africa will be helpful to share with new friends.

## **Contact Addresses**

Take the name and address of the individual at the university who should be contacted in case of a travel delay or an emergency. Also take the name, address and telephone number of a contact person at home.

## **Medicines**

Bring a sufficient supply along with a copy of the prescription. Also you may feel more comfortable using brands of non-prescriptive medicines you are familiar with for headaches, colds, etc.



# **WHAT TO LEAVE BEHIND**

## **Electrical Goods**

The US uses a flat parallel two pin plug on a 110 to 120 volt power supply (we use 240 volt in South Africa) so your electrical goods will not work without a suitable adapter. Many electrical goods such as hairdryers, radio cassettes, irons, can be purchased cheaply in the US and your roommate may well have all of the items you'll need. If you can find out your roommate's name and email address, a few emails might help you find out what he or she is bringing and save on duplication.

## **Bedding**

US bed sizes are different from South African bed sizes and bed linen is usually cheaper in the US. Many universities have linen agencies from which you can rent out necessary items. If you are staying in an assigned room on campus the night you arrive, and if you are arriving late, there may not be a place open to buy linens, so enquire about this before you go.

"Basically don't bother bringing stuff with you. It's not true that eye care is more expensive. Get your test here. It's cheaper if you want new frames and lenses. Most things are cheaper." *Undergraduate Exchange student, University of Illinois at Urbana, Champaign*

Also, the US does not have "DUVETS!" So, unless you want sheets and blankets, you'd better pack your own duvet and cover.



## **COLLEGE PACKING LIST: THE STUFF TO TAKE**

What should you pack? There are dozens of things you might not think about until you're at school and discover you miss them. We've assembled this handy checklist to help you make sure you're comfortable in your new environment. If you're going to have a roommate, coordinate the bigger items (phone, TV, VCR, stereo) with him or her...you won't need two of them, and there probably wouldn't be room anyway.

### **Clothing:**

- Athletic shoes or sneakers (a lot of walking coming up!)
- Bathing suit
- Baseball cap (the ultimate cure for the inevitable bad hair day--and we all have 'em.)
- Bathrobe for making your way down the hall to the bathroom
- Boots (snowboots!)
- Coat (heavy for cold climates)
- Dressy shoes to go with your outfit (you don't want to wear a suit or dress with sneakers!)
- Favorite T-shirts
- Gloves or mittens
- Hat (for cold weather)
- In-line skates
- Jackets - light for cool weather, heavy for cold
- Jeans
- Jewelry (though we don't recommend taking anything valuable)
- Lint brush or tape roller
- Long underwear
- Pajamas
- Pantyhose and/or tights (for women) (and clear nail polish to stop runs!)
- Raincoat
- Rubber flip flops for shower
- Sandals
- Scarf (for cold weather)
- Shorts
- Small sewing kit (come on, you have to sew on the occasional button!)
- Socks and underwear (bring a lot!!)
- Slippers or scuffs
- Sunglasses
- Sweatclothes
- Watch

### **Decoration:**

- Area Carpet for your room
- Blankets or comforters
- Coasters (to prevent wet rings and waterspots from cold drinks!)
- Cork bulletin board

- Famous quotes - If you're having a tough time in college use a quote to help you through it. Quotes are universal; there is a quote for every situation.
- Hammer and nails, tacks, or self-stick adhesive
- Holiday decorations of choice
- "Husband"--a backrest that looks like the top of a chair
- Houseplant or two (if you've got a green thumb!)
- Mattress pad
- Pictures of family and friends
- Posters and pictures for your walls
- Push pins or thumbtacks for your bulletin board
- Room deodorizer
- Screwdriver
- Small bookcase (if you'll have room)
- Stuffed bear or other favorite stuffed animal
- Tape (masking tape, scotch tape, or double-sided--or poster tack!)
- Wipeaway message board and dry erase markers

#### **Dishes and Food:**

- Aluminum foil
- Blender
- Can opener
- Coffee cup or mug
- Coffee maker and coffee packets (or single serving coffee bags)
- Cutting Board
- Dishes: a few plates, silverware, cups and glasses, storage containers
- Dishwashing liquid
- Favorite soft drink or bottled water
- Hot-air popcorn popper
- Hotplate (check with your dorm to make sure they're allowed)
- Ice cube trays
- Microwave (if they're allowed)
- Paper plates (so convenient if you don't like to wash dishes!)
- Paper towels, napkins, dishcloths
- Self-sealing plastic bags
- Small refrigerator if the school doesn't supply them
- Stockpile of candy, gum, other favorite treats
- Toaster (check to make sure your school allows them!)
- Water filter (portable)

#### **Electronics:**

- Alarm clock
- Answering machine
- Batteries
- Camera

- Extension cords
- Fan (especially if your dorm isn't air conditioned!!)
- Film
- Flashlight
- Headphones (great if you and your roommate don't like the same tunes)
- Lamp (a small clip-on one is good!)
- Personal book light or night visor (so your roomie can sleep when you're up late)
- Personal stereo and favorite CDs or tapes. (Just don't take them all!)
- Surge protector or power strip
- Telephone

#### **Finance:**

- ATM card (try to limit your withdrawals!)
- Cash (though not too much!)
- Checkbook
- Prepaid calling card
- Quarters for doing laundry (lots of quarters!)
- Driver's License (or other form of gov't ID)

#### **Organization and Storage:**

- Address book with addresses of friends at home and other schools
- Air mattress and pump
- Backpack (or a bookbag, which can usually hold more)
- Baking soda (great for deodorizing)
- Basket for shower items
- Bicycle and bicycle lock
- Calendar
- Catalogs for holiday shopping (especially if you're not taking a car!)
- Cleaning supplies--glass cleaner, sponge, dishwashing liquid, etc
- Clothes pins--useful for everything from keeping the chips closed to hanging things to dry
- Closet organizer
- Coat hangers
- Desk organizer
- Door stop (important if your dorm room door closes automatically, as many do)
- Drying rack for clothes you don't want to put in the dryer
- Duct tape
- Filing cabinet - if you don't have one use a plastic crate
- Foot locker or storage box
- Garbage bags
- Glue and/or superglue
- Glue gun (great for fixing everything from drooping hems to broken items!)
- Hooks (over the door hooks add great additional storage for clothing)
- Laundry bag or basket

- Light bulbs
- Padlock or combination lock for the gym or library
- Plastic crates to store your stuff--dorms are notoriously low on closet, drawer, and shelf space!
- Plug-in outlet adapters and extenders
- Self-sealing bags--great for storage, soaking laundry, etc.
- Shoe organizer
- Small wash tub or basin
- Stationery and stamps (lots of stamps!)
- Swiss army knife
- Tape - the five kinds:
  - Duct
  - Electrical
  - Masking
  - Medical
  - Scotch
- Tape measure
- Travel guide of your new city or town
- Wastebasket (many schools only allow a metal one)
- Wetwipes for quick cleanups

#### **Personal Care:**

- Aspirin or other pain reliever
- Bible or religious work of choice
- Brush and comb
- Bug spray
- Cards or board games--they make great icebreakers!
- Chapstick (just wait until that wind hits your lips in January)
- Contact lens care products (and extra lenses if you wear disposables)
- Cotton balls
- Cotton swabs
- Deodorant
- Drying rack for laundry (handwashables)
- Egg crate foam mattress (dorm mattresses are often uncomfortable)
- Extra eyeglasses or contacts
- Eyedrops
- Feminine care products
- First aid kit (small; at least take band-aids and disinfectant)
- Fragrance
- Hair dryer
- Health insurance card
- Iron
- Ironing board (miniature)
- Journal or diary

- Laundry detergent and stain stick
- Lotion (hand or body to combat dry skin!)
- Makeup mirror (guys can use them for shaving)
- Mirror to hang on the wall for those last minute hair/make-up checks
- Nail clippers and file
- Nail polish remover
- Pepper Spray
- Pillow (or lots of pillows for your bed)
- Photo album of friends and family
- Prescription medications and refills
- Q-Tips
- Razor, shaving cream, deodorant, and other toiletries
- Safety pins
- Shampoo and conditioner
- Sheets and pillowcases
- Static Guard
- Sunscreen
- Soap or shower gel
- Tissues
- Toilet paper
- Toothbrush and toothpaste
- Towels and washcloths (don't forget a beach towel)
- Tweezers
- Umbrella
- Vitamins
- Wall mirror (if your dorm doesn't have them)
- Zit cream (really important before a big date!)

#### **Study Aids:**

- Book of common quotations (reference)
- Calculator
- Calendar
- Computer (laptops are great if you can swing it)
- Computer diskettes
- Computer paper
- Crayons (more useful than you might think!)
- Dictionary (bring a good one, or get one at school)
- Earplugs (in case your dorm is noisy or your roommate snores)
- Folders
- Highlighter pen(s)
- Hole punch
- Lap desk
- Light bulbs
- Markers

- Miniature cassette recorder
- Notebooks (but you may want to buy ones with your school's logo once you get there!)
- Note cards
- Organizer or daily planner
- Paper Clips
- Pens
- Pencils and erasers
- Pencil sharpener
- Post-It Notes
- Printer (for computer) and printer paper
- Rubber bands
- Ruler
- Scissors
- Stapler, staples, and staple remover
- Thesaurus
- White-Out (for cleaning up those messy errors)
- Writer's guide or grammar book

**Miscellaneous:**

- Passport
- Airline/bus/train tickets
- International Drivers License
- Class schedule
- Visa Forms
- Any materials that the university has sent you
- Medical records

A word of advice from your Educational Adviser, who is also a “MOM”: Don’t leave packing till the last minute. Start at least a week ahead, so you’ll know how much room you’ll have and what you’ll still need to shop for.

# ONCE YOU ARE THERE!

2

## PORT OF ENTRY

Upon entering the US, you will pass through Immigration for an official review of your passport and visa documents. The following documents should be carried with you (not checked with your baggage):

- ✓ Passport with Visa
- ✓ 1-20 or IAP-66 form
- ✓ Evidence of financial assistance (if not included in the 1-20 or IAP-66)

### **1-94 ("Arrival Departure Record" or "Permit to Stay")**

This form will be given to you on the plane and you will be asked to complete it before you disembark. After reviewing your documents, the immigration officer will indicate on this form the length of time you will be permitted to stay in the US (indicated by the notation D/S, which stands for Duration of Status). This means that you will be allowed to stay in the US as long as you maintain your visa status (see section below). The officer will attach this form to your passport.

You will be admitted to the US for the specific period of time indicated on your 1-20 or IAP-66. If it takes you longer to complete your studies than indicated on your 1-20 or IAP-66, you must apply for an extension of your stay well before it expires (see your International Student Advisor for more information). Every time you leave and re enter the US, the 1-g4 will be replaced. The original 1-20 or IAP-66, however, is the permanent record that must be kept with the passport.

## YOUR VISA STATUS

To maintain your status you must do the following:

- ✓ maintain full time enrolment at the university that issued your I-20/IAP-66\*;
- ✓ have a valid 1-20/IAP-66;
- ✓ have a valid passport;
- ✓ not violate your status in any other way (i.e. work illegally)

\*If you wish to transfer to another institution you *must* complete a transfer of your immigration documents obtaining a new I-20/IAP-66 (contact your International Student Adviser for more information).

### **Points To Remember:**

- 1 The university name on your I-20/IAP-66 must match the US university you will attend.
- 2 Store documents safely in your carry-on luggage.
- 3 Note the expiry date on your I-20/IAP-66 and renew if necessary.

## CUSTOMS

After passing through immigration, you will collect your baggage and proceed to customs. Normally all personal effects are duty free, although Customs Officers can, by law, demand duty on any item that you have had for less than one year. If you have any questions regarding US customs regulations, check with the US Embassy or consulate nearest you.

Below are some rules to getting through customs quickly and successfully:

You must pay duty on gifts or high duty scientific equipment purchased outside the US. But there is no duty on typewriters or computers brought in for personal use.

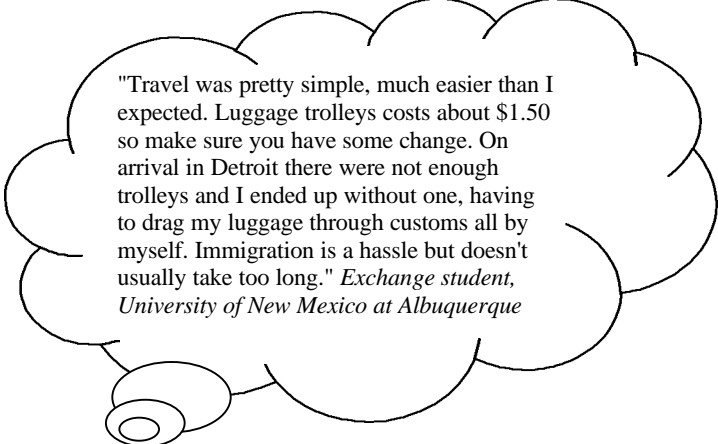
Declare all unaccompanied baggage.

You may have to declare the amount of money you have with you, but you do not have to pay duty on it. However, if you bring more than \$10,000 you will have to pay tax.

Forbidden or restricted items include: plants, meats, fruits, vegetables, lottery tickets, hazardous materials, obscene publications and switchblade knives. Drugs such as barbiturates, amphetamines and marijuana are strictly prohibited without a doctor's prescription.

## AIRPORT ARRIVAL SERVICE

International Y Services (YMCA)  
71 West 23<sup>rd</sup> Street, 19th Floor  
New York, New York, 10010 USA  
Tel: (212) 7278800  
Fax: (212) 727 8814  
E-mail: [ips@ymcanyc.org](mailto:ips@ymcanyc.org)



"Travel was pretty simple, much easier than I expected. Luggage trolleys costs about \$1.50 so make sure you have some change. On arrival in Detroit there were not enough trolleys and I ended up without one, having to drag my luggage through customs all by myself. Immigration is a hassle but doesn't usually take too long." *Exchange student, University of New Mexico at Albuquerque*

This organization provides help and advice to international students. They work at 13 major airports throughout the US, assisting incoming participants with all facets of their arrival, including baggage transfer, currency exchange, overnight accommodations, transfer to connecting flights, and ground transportation connections.

Airport City	Hours of Duty
ATL (Atlanta)	Daily 9.00-20.00
JFK (New York)	Daily all hours
LOG (Boston)	Daily 12.00-18.00
ORD (Chicago)	Daily 12.00-18.00
DFW (Dallas)	Daily 8.00-20.00
DEN (Denver)	Daily 9.00-18.00
DET (Detroit)	Daily 8.00-22.00
HNL (Honolulu)	Daily all hours
LAX (Los Angeles)	Daily 9.00-21.00
MSP (Minneapolis)	Daily 9.00-21.00
PHL (Philadelphia)	Daily 9.00-17.00



SEA (Seattle)	Daily 9.00-21.00
SF0 (San Francisco)	Daily 9.00-21.00

## UNIVERSITY RECEPTION SERVICES

Many American universities have their own reception and homestay plans. Ask the International Student Adviser at your institution if such a program operates.

## TEMPORARY HOUSING

Make reservations for accommodation in the US prior to your departure from South Africa, especially if travelling in peak seasons. Detailed information on cheap accommodation is available in guides such as *Let's Go: USA & Canada*, *The Rough Guide: USA*, and *The Moneywise Guide to the USA: BUNAC*. These guides are available in the Educational Advisory Service reference library. You can also book accommodation through many Web sites on the Internet.

### Y 's and Youth Hostels

International Y Services (YMCA)  
71 West 23rd Street, 1gth Floor  
New York, New York 10010 USA  
TEL: (212) 727 8800 FAX: (212) 727 8814  
E-mail: ips@ymcanyc.org

These are probably the most economical places to stay whilst in moderate sized cities though they are not as popular as in Africa. There are three basic kinds of hostel in the US: YMCA/YWCA hostels (known as "Ys"), offering mixed sex or occasionally women only accommodation, the official AYH (Hostelling International American Youth Hostels) network, and AAIH (American Association of Independent Hostels) organization.

### YMCA/YWCA (Y's)

Y's are located in the downtown or central business districts and facilities can include a gym, a swimming pool, and/or an inexpensive cafeteria. Prices range from around \$12 for a dormitory bed to \$20-\$35 for a single or double room.

Hostelling International American Youth Hostels (HI AYH, also known as HI)

HI and AYH are part of the International Youth Hostel Federation and have over 150 hostels in major cities and in rural locations, throughout the US. Most urban hostels have 24-hour access, while rural ones may have a curfew and limited daytime hours. Prices range from \$8 to \$17 for HI members, non-members generally pay an additional \$3 per night.

American Association of Independent Hostels (AAIH)

AAIH have around thirty hostels around the US, are generally less expensive than HI and have fewer rules, However, their standards can be rather haphazard, ranging from excellent to downright unsafe.

Rooms can be available either with or without adjoining baths. If you obtain a room without a

bath, you should be able to use communal facilities. It is advisable to reserve a room in advance, especially in high season, many requiring a small deposit to hold a reservation. When you check in, be sure of the checkout time; it may be 24 hours from the arrival time or a fixed time after which another day's room charge will be levied.

To contact the HIA YA direct: Hostelling International  
American Youth Hostels Assoc. (HI AYH),  
733 15th Steet, N.W Suite 840,  
Dept. Tap,  
Washington DC 20005.  
Tel: 2027836161. Web site: [www.iyhf.org](http://www.iyhf.org), [www.traveloco.com/hostels1/frames.asp](http://www.traveloco.com/hostels1/frames.asp) or  
[www.hiayh.org](http://www.hiayh.org)

## **Hotels**

Hotels can be expensive and reservations should be made in advance, The room charge does not include meals, charges may vary according to season. The Information Resource Library at the Educational Advisory Service has many books on travel accommodation in the US.

## **Motels**

Motels ('motor hotels') offer economical accommodation for travelers. They are usually cheaper than hotels and offer car parking directly outside the rooms. Motels can range from clean and nicely furnished to downright dodgy. Any Yellow Pages will list motels. Credit cards or deposits are often required for reservations.

## **Hospitality Arrangements**

During your travel you may have the opportunity to enjoy US hospitality in family homes arranged through friends or alumni. To find out more about this opportunity and to receive a listing of organizations in the area where you will be living, contact the National Council for International Visitors, 1420 K Street, NW, Suite 800, Washington, DC 20005 2401, Tel: (202) 842 1414, Fax: (202) 289 4625.

This type of experience can be worthwhile but also difficult to arrange so you need to make arrangements well in advance. Your hometown in South Africa may have a sister or twin city in the US and this city might be able to arrange temporary accommodation. Simply contact your hometown's council or the Chamber of Commerce in the US. This type of stay can be a rewarding experience and you may make lasting friendships. Alternatively, check with your University's International Office for students who have recently returned to the US from overseas.

# MONEY MATTERS

3

## BANKING

Banking in the United States can be quite different from South Africa. The US has very few 'national' banks, such as Standard, Nedbank or ABSA in South Africa. Most banks operate on a regional, state, or city basis, therefore size and services vary greatly. Some universities have their own credit unions or other banking services. Find out which banks will be central to where you live and study before opening an account.

## Terminology

### Checking account

A current account in South Africa is called a checking account in the US. Similarly, a deposit account here is called a savings account in the US.

### Checks

The South African word "Cheque" is spelled "check" in the US. The acceptance of Checks varies widely, as credit cards are often more widely used than Checks. Some businesses, particularly gas (petrol) stations, do not accept Checks. Checks are, however, almost always acceptable to pay rent and other bills.

Before making a purchase at a supermarket or other store, ask about the store's policy and procedures regarding Checks. Some businesses will require two forms of identification, although this is becoming less common, as most stores use cash registers that automatically verify the Check.

### Endorsement

To cash a check, you must endorse the back of the Check, on the left-hand side, signing your name exactly as it appears on the front of the Check.

You can cash a Check at your US bank, at a Check cashing facility (beware: these are often in questionable areas of cities), or at some supermarkets and department stores.

If a Check from someone else is made payable to you, you can endorse it over to a third party by writing "Pay to the order of..." in the usual space on the back. You must then sign your name below that line. "Third party" Checks are often not accepted, however, and increase the risk of stolen Checks.

### Identification

Few American banks offer a Check guarantee card. Many of the larger stores offer, at no charge, their own "check cashing card" that you present with your Check. This simply replaces other forms of identification, but only in that store or group of stores.

When asked to provide two forms of identification, most Americans present a valid driver's

license, which has the driver's photograph, and a credit card. If you do not have a valid US driver's license, you can obtain a state identification card from the local Department/Bureau of Motor Vehicles office. Usually a small fee is charged for this card.

## **Checkbooks**

Checkbooks are not always free and do not come automatically in the post. Instead, you need to order Checkbooks in bulk from your bank and possibly pay a \$10-20 fee. The minimum order is usually 200-250 Checks.

One bonus is that banks have a range of Check designs from which to choose. However the more colorful and more elaborate, the more expensive!

There are independent companies that sell Checks less expensively-look for ads (inserts) in the Sunday edition of most newspapers. It is mandatory to have your full name, address and telephone number printed on your Checks, which becomes a safety risk if your Checkbook is lost or stolen. As a student, your address may change frequently, and you may have to re-order Checks.

## **Returning Checks**

Some US banks return your cancelled (cashed) Checks or photocopies of your cashed Checks to you at the end of every month or quarter for your records. Increasingly, banks are no longer offering this service. However, in such cases they usually offer Checks with a carbon copy attached. You can keep this copy as a record of Checks written to later compare with your bank statement.

## **Overdraft**

An overdraft costs in the US If you do not have overdraft protection, your bank will charge you \$20-\$30 and will send the Check back to the shop/organization, who will penalize you with another \$10-\$30 fee. Overdraft protection is available at most banks, however, and is a particularly helpful feature of student accounts. It is ILLEGAL to write "bad Checks".

There are two different types of overdraft protection:

1. If you write a Check that bounces, the bank will charge a fee that can range from \$10-\$25 per Check but will not send the Check back to the shop or organization. Just by writing a few "bad Checks", you could end up hundreds of dollars overdrawn.
2. For an annual fee or with a certain minimum balance requirement, or both, the bank will neither send your Check back to the shop/organization nor charge you a fee per overdraft.

## **Automatic Teller Machines**

Most accounts include bankcards that can be used at 24-hour automated teller machines (ATMs). At least two banking networks, Cirrus and Plus, offer nation-wide access to ATM machines.

When opening a bank account, ask about an automatic teller card and find out if your bank belongs to one of the major networks. It is not uncommon for banks to charge from 25 cents to \$2 every time you withdraw cash from another bank's ATM.

Debit cards are gaining popularity in the US and you may be able to use your ATM card as a credit card at the supermarket or clothing store. Ask your bank about an ATM card recognizable as a Visa or MasterCard (or a "checkster" or debit card). This type of card is accepted anywhere Visa or MasterCard is accepted. (However, it will be deducted from your checking account, just like writing a Check.)

### **Out of State Checks**

Most shops will not accept Checks from banks that are out-of-state. If you choose to travel around the United States, you will run into difficulties having your Checks accepted. Travel armed with travelers' Checks, credit cards and an ATM / debit card that runs on a national network. Travelers' Checks are accepted at a wide variety of places from supermarkets to hotels. However, make sure they are in US\$ and that you have both large and small denominations. Bring along a photo ID.

### **Exchange**

Another key difference between SA banks and US banks is that many in the US do not have immediate foreign exchange facilities. Therefore, do not have relatives send you birthday and Christmas money in SA Rands, as you may have to wait a long time to have it cashed and incur high fees!!!

### **Minimum Balance**

Some checking accounts operate on a minimum balance policy (\$100-\$500 minimum is common). The minimum balance often refers to interest-bearing checking accounts: no interest will be paid if your checking account falls below the minimum balance. Falling below the minimum may also result in penalty charges. If there is no minimum balance requirement, the bank may charge for every Check written beyond a specified number.

### **Money and Denominations**

American bank notes (or bills, as they are referred to) all look the same and do not vary in size or color like Rands do (they are all dark green). It is crucial to get into the habit of looking at the corner of each bill you hand over and receive to verify the amount. Bills are also differentiated by the US President's face in the bill center (i.e. George Washington is on the \$1 bill, Abraham Lincoln is on the \$5 bill and Alexander Hamilton is on the \$10 bill).

Bills come in \$1, \$2 (very uncommon), \$5, \$10, \$20, \$50, and \$100. Coins have names and come in 1 cent (a penny), 5 cents (a nickel), 10 cents (a dime), 25 cents (a quarter), and 1 Dollar (Susan B. Anthony coin is not as common).

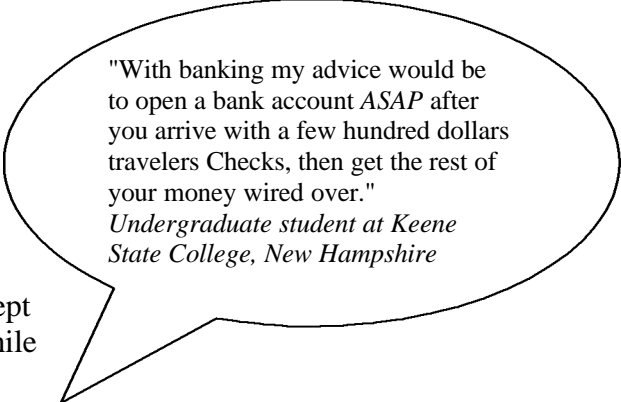
## Social Security Number

The social security number (SSN) is a number issued by a government agency called the Social Security Administration. It is often used as an identification number by your university and many government agencies.

When opening a bank account, for example, you will probably be asked to provide your social security number. You can usually obtain your SSN at your local post office. Ask your International Student Adviser for help on this matter. Your university may have its own credit union, or other type of bank, which does not require a social security number for its students and faculty.

## Opening an Account

Getting your Checks printed may take a while, so leave yourself with enough money to tide you over until your bank account is accessible. This can take anywhere from 10-14 days. In the meantime, the bank may issue you temporary Checks that do not have your personal information on them. Some places, however, may not accept these, or might require an extra piece of identification. While you may have to wait for your Checks to be printed, some banks will allow you access to the funds in your account immediately. This will allow you to withdraw money in person at your bank. Be sure to ask about this service you opening an account.



"With banking my advice would be to open a bank account *ASAP* after you arrive with a few hundred dollars travelers Checks, then get the rest of your money wired over."

*Undergraduate student at Keene State College, New Hampshire*

## Credit cards

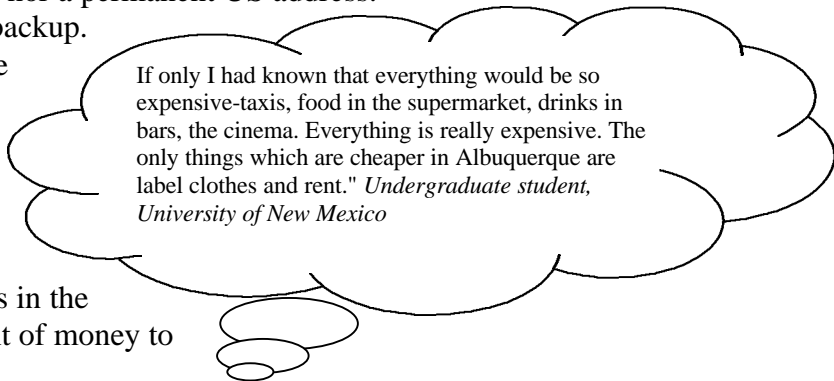
You may want to apply for a credit card while in the US, even if you currently have a credit card, because of the ease of paying your bill in US dollars.

Many companies offer student credit cards, which are designed for those who don't have a credit report in the US. You will find credit card applications all over campus, as well as in shops and at your bank. You can also call a credit card company directly to request an application-check the Yellow Pages of the telephone directory.

However, many credit card companies will not allow international student applications because they have neither a credit history in the US nor a permanent US address.

Bring your South African credit card as a backup.

Beware that credit cards always involve the possibility of going into debt.



If only I had known that everything would be so expensive-taxis, food in the supermarket, drinks in bars, the cinema. Everything is really expensive. The only things which are cheaper in Albuquerque are label clothes and rent." *Undergraduate student, University of New Mexico*

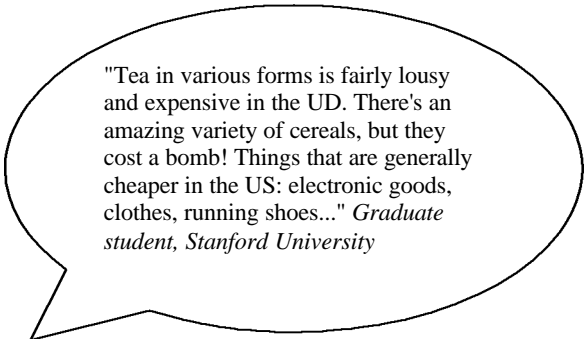
## HOW MUCH MONEY IS NEEDED?

Remember that during your first few weeks in the United States, you will need a large amount of money to

pay bills and to get yourself established, so be warned!!! If you take more than \$10,000 at one time in cash, you must declare it at Customs upon arrival.

## Additional Expenses

Aside from tuition and fees for study, there are several other significant expenses to consider. The next page will list some expenses to consider. Keep in mind that prices vary by region and whether the campus is located in a metropolitan or a rural area.



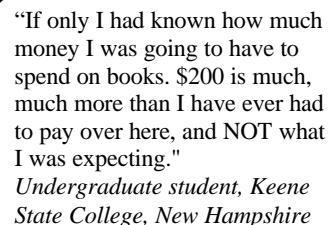
"Tea in various forms is fairly lousy and expensive in the UD. There's an amazing variety of cereals, but they cost a bomb! Things that are generally cheaper in the US: electronic goods, clothes, running shoes..." *Graduate student, Stanford University*

## Amount per academic year

### 1. Books

**\$500-900**

The price of books is not included in tuition and fees. Students at US universities are expected to purchase textbooks rather than borrow them. University libraries are not required to carry multiple copies of these textbooks. Campus bookstores stock all required class materials, including used books, which can save you a lot of money. Look in used bookstores or check campus bulletin boards (notice boards) for used textbooks, especially for introductory courses. For some courses, in particular art, architecture and engineering, additional materials are necessary and the student is usually responsible for the purchase. Some universities may have a textbook rental service, where all books are borrowed for the semester and borrowing fees are included in your tuition.



"If only I had known how much money I was going to have to spend on books. \$200 is much, much more than I have ever had to pay over here, and NOT what I was expecting."  
*Undergraduate student, Keene State College, New Hampshire*

### 2. Health insurance

**\$300-\$900**

As there is no universal health insurance plan in the US, you are responsible for finding suitable coverage for your entire stay. Most universities have health insurance plans for students and they are often mandatory. Enquire with the International Student Office and see this book's "Health Insurance" section for more information.

### 3. Meal Plan

**\$1000-\$3500**

Meal plans for campus dining halls and food facilities are occasionally included in tuition and fees, but are normally extra. Most universities will also allow students living off-campus to purchase on-campus meal plans, and the prices for these vary dramatically, depending on number of meals per week, and whether or not weekends are included.

### 4. Housing

**\$1,000 – \$12,000**

On-campus housing is paid in semester installments and off-campus housing is paid in monthly installments. For more information, see this book's "Accommodation" section.

### 5. Utilities

**\$200-\$900**

Utilities are usually included in the on-campus accommodation cost but are usually not included

in off-campus rent. This utility cost varies according to the number of people in the facility, climate, and roommate habits.

## **6. Spring Break**

**\$0-\$1500**

Spring Break is a weeklong holiday built into the academic year, and most students plan trips well in advance. Depending on where your school is located and what, if any, travel plans you make, spring break can be very expensive. Not all students leave campus during this time, and the break can be used to catch up on your studies. University clubs and organizations usually plan trips for their members, or any interested student. Whether it is a ski trip or a volunteer project, spring break packages with organizations are fun, and easier on your wallet.

## **7. Flights home**

**\$250-\$1200+**

Depending upon your financial situation and school location, you may or may not fly home for semester breaks. It is a cost that should be considered when deciding to study in the United States. Each university has a holiday break in December, but the length will vary from university to university. Some universities close all residence halls during this break, so you may want to go home or find temporary accommodations (GREAT time to stay with a Host Family!!!).

# **TRANSFERRING MONEY**

A major concern for international students is how to transfer money into their US bank account from South Africa. Think about the prevailing exchange rate and about how to get your money into the US cheaply and speedily. Ask your bank for advice on the best transfer method and any transaction fees. Main methods of transferring money to the US are listed below.

## **International Money Transfer**

This can be done once you have a bank account in the US. It is best suited to lower value, less urgent payments. The money usually arrives 5 working days after it has been sent. There is a fee for this service. It may be sent safely through the post.

## **Express International Money Transfer**

This is said to be the fastest method of sending money overseas and hence the most expensive. ABSA Bank estimates that the money is paid to the beneficiary by an electronic transfer within 2 days after it has been sent. The fee for this service is quite high. Another option through Express International Money Transfers is called Pay Upon Proper Identification. Through this transfer, a student may wire any amount to the desired bank and then pick up the money at his/her leisure with proper identification. There is usually a rather high fee if the individual does not have an account with that bank. There is no maximum amount of money you may wire and you do not have to declare the amount at Customs. For more information, contact the specific bank you would like to transfer through in the designated city in which you will be living.

## **Banker's Draft**

A draft Check is best used for making payments when you may wish to include a note or advice, e.g. when making a subscription. A draft is basically a pre-paid Check made payable to a person or organization. It may be sent safely through the post.



## **International Money Order**

This is a Check drawn in US dollars for amounts up to \$1000. It is a cheaper alternative to drafts for small value payments in dollars and can be provided on demand and at very short notice by most South African banks and by American Express Travel Offices.

## **Cash Advance on a Credit Card**

If you have a credit card you may make cash advances by going into any bank and filling out a credit card slip for the cash amount required. Charges vary according to your South African bank; however, many do not charge a fee for this service. Making large cash advances may require authorization from your home branch, which can create problems if you are banking on the West Coast, as South African banks are always closed when West Coast banks are open! You may also receive cash advances with your US credit card from any ATM machine, as long as you have a PIN number. The major bonus of using this system is that cash is instant and accessible, and the only limit is on the credit card; however, interest is charged immediately.

You should also consider how to take money to the United States initially. Again, your bank should be able to advise you. Generally, it is easiest to take travelers' Checks in US dollars as well as a relatively small amount in cash dollars. If possible, it is a good idea to have a credit card, if only for emergencies. As already mentioned, a credit card can be presented as identification for writing or cashing a Check. Although you may not personally qualify for a credit card, many credit card companies allow multiple cardholders, so you could have a credit card on your parents' account!

Finally, make sure that you send the details of your bank account home as soon as you know them. This will make transferring money easier and swifter. And make sure that your parents/relatives understand all the transfer alternatives.

# 4

## THE TAXMAN COMETH

The information provided in this section was taken from the *US Federal Income Tax Guide for International Students and Scholars* and the *NAFSA: Association of International Educators* newsletter (Volume 18, December 1997). Be sure to confirm with your International Advisor that this information is current and correct.

Under the US system, the individual is responsible for determining tax liability. The Internal Revenue Service (IRS) collects all federal (or national) taxes. All F, J, M, and Q visa holders must file federal income tax return forms, even if you have not earned any US-based income. You will need to ask your International Student Advisor which state income tax laws apply to you.

### TAX STATUS

To find out which federal income tax return form you must file, you need to determine your tax status. Your status will either be as a resident alien or a non-resident alien.

#### Non-resident alien

An individual who maintains closer connections to another country than to the US for the majority of the tax year.

#### Resident alien

Someone who, for the majority of the tax year, had the right of permanent residence in the US or had been present in the US for a minimum number of days (usually at least 183 days). See IRS publication 519 'US Tax Guide for Aliens' for details.

Please note that the terms "resident" and "non-resident" refer to tax status, and are not related to immigration classification. For example, you may qualify as a US resident alien under tax law, but remain a non-immigrant according to immigration regulations.

Students present in the US with F, J, and M visa status are required by law to file taxes as *non-resident aliens* for the first five years in the US. Non-student J visa holders (professors, scholars, researchers, etc.) and Q international cultural exchange visitors are considered non-residents for at least their first two years in the US.

Since most of you will be in the US for no more than five years, this guide will only cover non-resident filing requirements. If you will be in the US for more than five years, please consult your International Student Adviser to determine your tax status and appropriate tax forms.

### FILING A TAX RETURN

Non-resident aliens with no US source of income must file tax form 8843 to document their

status as a non-resident alien.

Non-resident aliens, who received US source income, including those on an F, J, M, or Q visa, must file form 1040NR or 1040NREZ and form 8843. Your employer/sponsor will send you a W2 form, which must be filed with your tax return.

### **Individual Taxpayer Identification Number (ITIN)**

In order to file a tax return you need to have either a Social Security Number (SSN) or an Individual Taxpayer Identification Number (ITIN). Anyone who cannot obtain an SSN should apply for an ITIN, which can take up to 6-8 weeks to obtain. Tax forms (returns) submitted without an ITIN will not be processed. To obtain an ITIN, contact the ITIN office in Philadelphia (Tel: 215 516 4846).

### **Where to Get Forms**

You may obtain the necessary tax forms from your local public or campus library, any post office, the Internet, or the IRS. Please see the "For More Information" section on the following page for full IRS contact details.

### **Filing Deadline**

**April 15** of the following tax year.

### **Completed Forms**

When completed, all non-resident tax returns and statements are mailed to:  
Internal Revenue Service Center,  
Philadelphia, Pennsylvania. Tel: 1 800 829 3676

Keep a copy of your tax return for your personal files. The Internal Revenue Service (IRS) charges a fee to send you a photocopy of your return. Non-immigrants applying to the Immigration and Naturalization Service for permanent residence may be required to produce copies of returns filed for the last three years.

## **WHAT AM I BEING TAXED ON AND HOW MUCH?**

### **Taxed at graduated rates:**

- \$ US-source scholarship used for living expenses
- \$ Pay for work performed in the US (includes graduate assistantships)

### **Taxed at flat rate:**

- \$ Investments, dividends, capital gains
- \$ Royalties, pensions, annuities, social security benefits

### **Exempt from tax:**

- \$ Foreign-source income

\$ US-Source scholarship used for tuition, fees, books and supplies for (degree-seeking students only)

\$ Bank interest

### **The Exception - Tax Treaties**

The United States has tax treaties with several countries that permit taxation at a reduced rate or full exemption from income tax. South Africa is one of these countries. Ask your International Student Advisor for information on full treaty benefits.

### **Tax Refund for US-Income Recipients**

If you earn less than a set amount for the tax year, you may be entitled to a tax refund that will be paid several weeks after you have filed your tax return.

## **FOR MORE INFORMATION**

### **IRS Resources**

General Information:

Tel: 1 800 629 1040

Web site: [www.irs.ustreas.gov/](http://www.irs.ustreas.gov/)

### **Forms and Publications:**

Telephone: 1 800 TAX FORM (1 800 829 3676)

Web site: [www.Irs.ustreas.gov/prod/forms~pubs/index.html](http://www.Irs.ustreas.gov/prod/forms~pubs/index.html)

### **General Web site:**

[www.irs.ustreas.gov/prod/forms~ubs/index.html](http://www.irs.ustreas.gov/prod/forms~ubs/index.html)

### **Free IRS Guides:**

- Publication #519: *US Tax Guide for Aliens*
- Publication #901: *US Tax Treaties*

### **Other Sources**

There are US tax offices all over the US: Consult your telephone directory for one near you.

In addition, the international office on your campus may hold tax forms and publications. Ask if the *US Federal Income Tax Guide for International Students and Scholars* is available there.

Your campus may have tax workshops for international students. IRS agents may attend these workshops to answer questions or help you complete your tax forms.

## OTHER TAXES

### State Income tax

Each state has its own tax regulations. Some states, such as Nevada, have no state income tax. Other states have regulations similar to federal regulations requiring ALL non-resident aliens to file some sort of tax return even though they are earning no US income.

Contact your International Student Advisor for information on the income tax laws for the state in which your university is located. For the necessary forms, either contact the nearest state tax office or public library. Forms may also be available in the campus library or in your campus International Office.

### Taxes on Personal Property

You may be required to pay personal property taxes on motor vehicles and on real estate that you own. For more information, contact your International Student Advisor or your local tax assessor.

### Sales tax

Sales tax varies from state to state and even from region to region within a state. Just remember that the sales tax is not included in the price marked on an item. If, for example, a tacky souvenir of the Empire State Building is marked \$2.00, the final price at the till (cash register) will be \$2.16. A tax of 3-15% is normal.

In most places there is not tax on food when it is bought outside a restaurant. In some states, however, food that will be eaten on the premises, such as at a McDonald's, will be taxed while the same food will not be taxed if eaten elsewhere. There are also some states that charge a tax only on certain food items, regardless of where they are purchased or eaten.

For example, items containing sugar (soft drinks, sweets, chewing gum) may be taxable in some states, while other food items are not. Other items that are taxable also vary.

In New York, for example, clothes are taxed, but in New Jersey, they are not. In some areas, an additional tax is placed on alcohol, tobacco, petrol and accommodation. Confused? Well, you're not alone!!!

### A Note on Tipping

It may be best for those on a student budget to avoid restaurants that require tipping. However, if you eat in a restaurant with waiter/waitress service, you need to remember that the service charge is not included in the bill unless it specifically says so.

Americans generally tip about 15-20% of the price of the meal. Similar practices apply to bartenders, taxi drivers, hairstylists, and various service industry individuals. Tipping in the above-mentioned situations is not optional, **it is expected.**

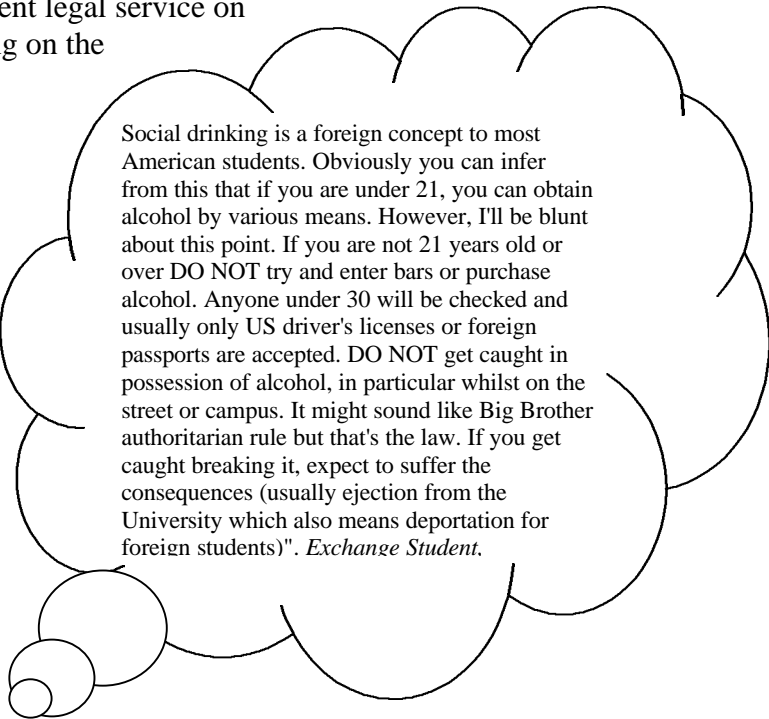
# 5

## LEGAL MATTERS

There are various US law enforcement agencies (campus, municipal, state, and federal), all with different uniforms and their own jurisdictions. Campus police are real police officers and must be respected. If you are unfortunate enough to get into trouble with the law in the US and need to obtain legal assistance, there is usually a student legal service on campus that may be able to assist you, depending on the severity of the situation.

### ALCOHOL

You must be 21 years old to buy or drink any alcoholic beverages in the US. In most regions you will be asked to produce picture identification to prove that you are above the legal drinking age. Many bars will only accept a driver's license or state identification card from the Department of Motor Vehicles. Passports sometimes are not accepted as a form of ID.



Social drinking is a foreign concept to most American students. Obviously you can infer from this that if you are under 21, you can obtain alcohol by various means. However, I'll be blunt about this point. If you are not 21 years old or over DO NOT try and enter bars or purchase alcohol. Anyone under 30 will be checked and usually only US driver's licenses or foreign passports are accepted. DO NOT get caught in possession of alcohol, in particular whilst on the street or campus. It might sound like Big Brother authoritarian rule but that's the law. If you get caught breaking it, expect to suffer the consequences (usually ejection from the University which also means deportation for foreign students)". *Exchange Student*.

### DRUGS

Illegal possession of controlled substances (drugs) in the US is subject to prosecution by law. The penalties for drug possession vary from state to state and region to region. Any type of illegal drug use is seriously frowned upon and the US is attempting to control the trafficking of illegal substances.

### LAW ENFORCEMENT

Laws vary from state to state and even from city to city. It is important to become familiar with the local laws in the town or city where you are living. You should pay special attention to these laws if you are living in or visiting any type of resort community. The permanent population of resort towns may be only a few thousand, but during the summer or high season months the population may grow to more than 100,000 vacationers. In an effort to maintain a sense of order, the local law enforcement officials strictly enforce what may seem unusual rules. Many times there are strict local laws concerning alcohol consumption, noise levels, and group gatherings. It is extremely important for you to familiarize yourself with the local laws so that you may avoid any unexpected legal difficulties.

# COMMUNICATIONS

6

## Telephones

Americans rarely write a letter if a phone call will suffice. Pay phones are everywhere but the procedure for using them varies from region to region.

## Local vs. Long-Distance Carriers

There is no national telephone company that handles both local and long-distance calls. Your local phone company will install your connection and bill you monthly for local calls and general line use. Your long-distance carrier will charge you for long-distance calls. Ask your International Student Office for the best local and long-distance companies.

## Making calls

Phone calls in the US have a three-digit area code, followed by seven numbers. Local calls within the same area code are FREE in most states (except at pay phones). Most dormitory rooms have phone sockets and may provide a phone, pre-connected local service and answerphone service.

## International Calls

Dial international access code "011", the country code, the city code and the local number.

## Collect Calls

Dial "0", then area code and number you wish to call. These calls are known as 'reverse charges calls' in South Africa, and are charged to the call recipient, not to you.

## Emergency Calls

Call 911 for medical or fire emergencies, or to report a crime. They record each call, so don't prank.

## Pay Phone Calls

Cost about 35 Cents for a local call. You can buy long distance phone cards that work from any tone phone.

## E-MAIL

Most universities provide free e-mail accounts to registered students. Alternatively, set up your own free web-based e-mail account, which you can access from any computer with Internet access. Most web-based accounts can forward, filter, or distribute your e-mails and offer extra free facilities like address books and diaries. Here are some Web sites with free e-mail account offers:

[www.apexmail.com/e/](http://www.apexmail.com/e/)  
[www.mail.yahoo.com/](http://www.mail.yahoo.com/)  
[www.mailexcite.com/](http://www.mailexcite.com/)  
[www.mailcity.com/](http://www.mailcity.com/)  
[www.eudoramail.com/](http://www.eudoramail.com/)

[www.bigfoot.com/](http://www.bigfoot.com/)  
[www.hotmail.com/](http://www.hotmail.com/)  
[www.netaddress.com/](http://www.netaddress.com/)  
[www.rocketmail.com/](http://www.rocketmail.com/)  
[www.mail.com/](http://www.mail.com/)

## US MAIL

The US Postal Service offers detailed information on <[www.usps.gov/](http://www.usps.gov/)>

Domestic rates are 33 cents for letters and 20 cents for postcards. International rates are 50 cents for postcards, 50 cents for aerogrammes, 63 cents for airmail letters for the first 1/2 ounce and 40 cents for each additional 1/2-ounce.

Buy stamps at the post office and avoid stamp machines where you can pay more than the value of the stamps. You may also purchase stamps in some grocery stores. Inland mail takes between one and seven days to arrive; to Northern Europe, three to ten days; to Southern Europe, two to three weeks; to Australia and New Zealand, ten to fourteen days; to South Africa ten days to two weeks.

**First Class Mail** is for letters, postcards, greeting cards, personal notes, and for sending checks, and money orders.

**Priority** is First Class Mail weighing more than 13oz, provides 2-day service to most domestic destinations.

**Express Mail** offers next-day delivery service.

**Bound Printed Matter** is a special economy rate for sending printed materials (no personal correspondence).

Commercial businesses such as Federal Express and United Postal Service will also deliver letters and boxes. Look them up in the Yellow Pages of the telephone book.

### Sample US Postal Address:

Name

Street address or PO Box

City, State Abbreviation, ZIP code

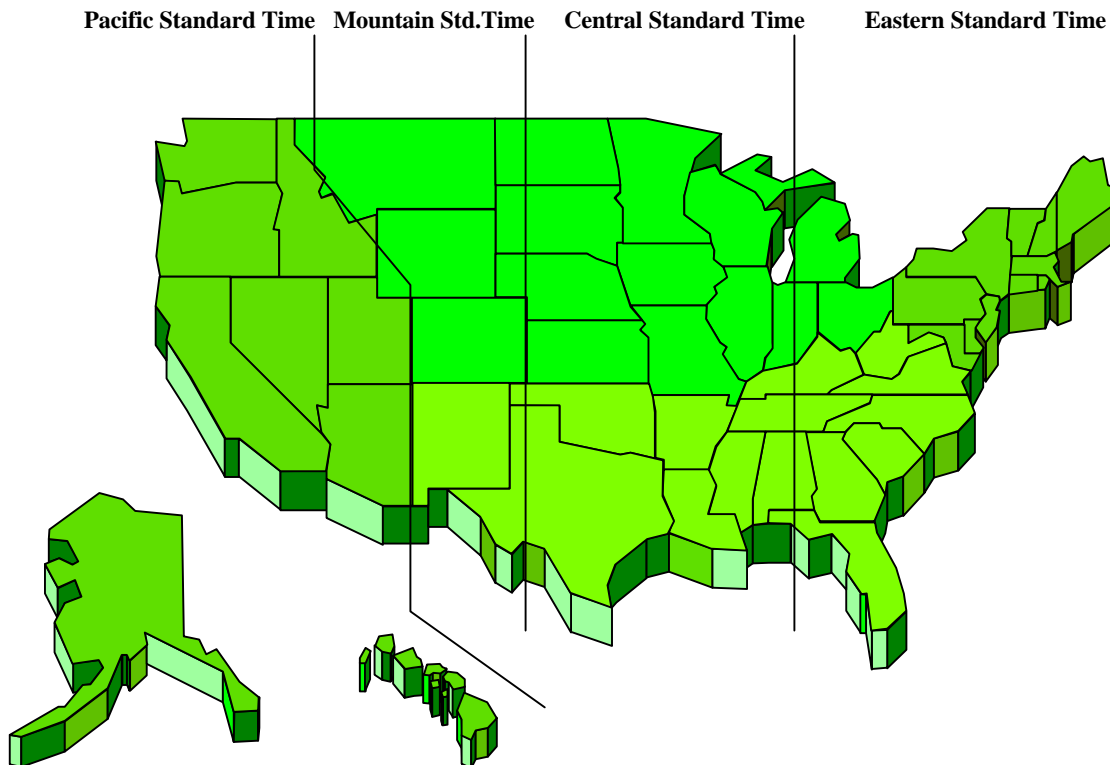


# TIME ZONES

7

The continental US is divided into four time zones: Eastern, Central Mountain and Pacific. The East Coast is six hours behind South Africa. When it is noon Eastern Time (6pm SA time) it is 11 AM Central, 10 AM Mountain and 9AM Pacific. Hawaii is three hours behind the Pacific Time Zone.

Also, each year in May, the United States goes onto “Daylights Saving Time”. This means that all clocks are turned ahead one hour. The clocks are then turned back again in the early fall.



# TRAVEL WITHIN THE US

## TRAIN TRAVEL

AMTRAK, America's National Railroad Passenger Corporation, offers an extensive network covering approximately 500 cities. AMTRAK offers regional and national "USA Rail Passes" to permanent residents of foreign countries. These passes are valid for either a 15 or 30-day period, and must be purchased BEFORE arrival in the US. Prices vary depending on time of travel.

"The opportunity to travel around the country and spend time in some great cities is almost *as* important as the studying" *Student, Virginia Tech*

Visit the Amtrak Web site at <[www.amtrak.com](http://www.amtrak.com)> for further information.

While in the US, you may purchase individual one-way (single) or round-trip (return) tickets at the station of departure. Recorded timetables are available 24-hours a day by calling (within the US) 1 800 USA RAIL.

## BUS TRAVEL

Bus travel is the least expensive means of public transportation. Bus depots (stations) are not always centrally located, and often times are in the older parts of town which tend to be "unsavory". Students should be cautious of wandering around the area.

Tickets are purchased upon arrival at the depot, and there is rarely a need to make reservations. You should plan to arrive at the depot 30 minutes before departure to be sure of a seat. Maps and schedules of the bus routes are available free of charge from the bus companies.

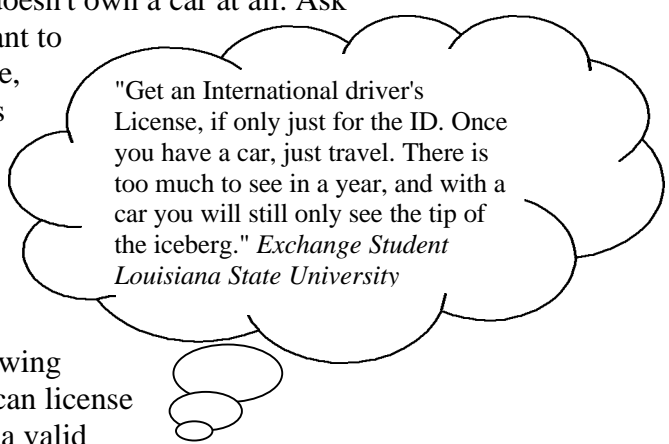
The Greyhound Bus Company offers an "AMERIPASS" for both their own services and other participating bus lines. You must purchase this pass BEFORE arrival in the US. They also offer passes in conjunction with hostel accommodation and offer a pass for Canada. Ameripasses can be purchased on the Greyhound Web site at [www. greyhound .com](http://www.greyhound.com) or E-mail [intlameripass@greyhound.com](mailto:intlameripass@greyhound.com).

## DRIVING IN THE US

The majority of the USA is car dependent: freeways, highways, one-ways. The sheer size of the country does justify a certain pre-occupation with the automobile. A teenager's coming of age arrives with their very own driver's license.

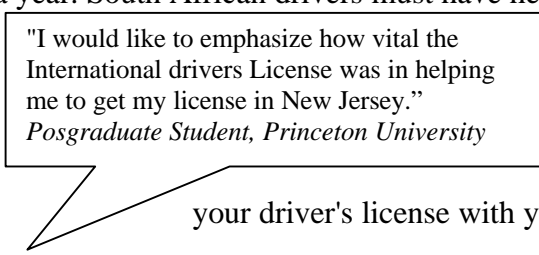
In many states, public transportation is poor and limited. Americans might be surprised if you

tell them that your family owns only one car or doesn't own a car at all. Ask about the situation on your campus. You may want to put money aside to buy a bicycle when you arrive, because you can't always count on a frequent bus system. The more spread out campuses offer free shuttle services to students to help them get to classes in different buildings. Some students find that purchasing an inexpensive car while in the US is the best way to get around.



"Get an International driver's License, if only just for the ID. Once you have a car, just travel. There is too much to see in a year, and with a car you will still only see the tip of the iceberg." *Exchange Student Louisiana State University*

The US has an agreement with South Africa allowing South African nationals to drive on a South African license for a year. South African drivers must have held a valid



"I would like to emphasize how vital the International drivers License was in helping me to get my license in New Jersey." *Postgraduate Student, Princeton University*

South African driver's license for over one year to be eligible. It is also possible to obtain an International License (from the AA), which is more widely recognized by patrolmen and can serve as photo ID. You are expected to have your driver's license with you whenever you drive.

Any South African license holder can get an International Driver's License application from the AA. Applications require a passport-sized photo and a copy of your South African driver's license and Check for approximately R20.00

## Road Rules

Americans drive on the RIGHT side. The speed limit in cities and congested areas is usually 15-35 mph; the speed limit on highways is usually 55-65 mph. Driving regulations differ from state to state. There is no longer a federal law limiting individual states to a maximum of 65 on highways, and many states are changing their speed limits for highway driving. Some states no longer have a maximum speed limit. Speed limits are strictly enforced and speeding tickets can be quite expensive.

It is illegal to drink and drive or even have open containers of alcohol in the car. Penalties are high and strictly enforced.

## Distance

The size of the continental United States is vast by South African standards. Apart from the Northeast, many regions are sparsely populated. Travel between major cities can take hours and sometimes days. Driving from New York to Los Angeles can take anywhere from three to four days driving ten hours a day! Plan your journey carefully ahead of time, with rest stops and motels in mind.

## Driving on Highways

US highways can range from six lane "super-highways" to two lane tarmac highways. Many superhighways are controlled-access highways known as turnpikes, interstates, expressways, or toll roads. There is usually a barrier dividing the two directions of traffic flow, and there are no

traffic lights or crossings on these superhighways. Tolls are charged either periodically or when leaving toll roads or turnpikes, and usually cost 2-3 cents per mile. You may find yourself paying from 50 cents to \$5.00 or more. Keep a few dollars worth of change in your car for tollbooth payments.

Access on these superhighways is limited, so it is advisable to plan your rest stops in advance. If you have car trouble, pull completely off to the side of the road. Raise your hood and flash your hazard lights to notify passing cars. Remain in your car and wait for a *state trooper*. Do not open your car door to a stranger. If someone approaches you to talk while you are stopped just open your window a crack. If they offer help simply ask them to call for help on their mobile phones or at their next stop.

The interstate highway system uses even numbers for east-west roads and odd numbers for north-south roads (the 1-10 goes from Florida to California and the 1-g5 goes from New England to Florida). Three figure numbers denote urban highways or other minor highways.

## **Accidents**

Report an accident to the nearest police station immediately, especially if it involves a personal injury or property damage. Do not leave the scene of an accident until the police arrive.

## **Traffic Lights and Road Signs**

In most states motorists are permitted to turn right on red once they have come to a full stop and checked for traffic. Turning right on red is not permitted at some intersections and will be clearly indicated. Before a green light there is no amber to prompt you to change gears.

There are relatively few iconic signs as in Europe and South Africa but American signs are easy to read. PED XING is not Chinese; it means pedestrian crossing (zebra crossing). The rather medieval sign YIELD means give way. A stop sign with 4 WAY underneath means that all four roads at the intersection have stop signs.

## **Tickets**

If you see a police car with flashing lights behind you, pull over to the side of the road and come to a complete stop. Once you have stopped do not get out of the car unless instructed to do so and do not lunge toward the glove compartment since the police may think you are going for a gun! Stay in your car and wait for the police to come to you. If you are polite and co-operative, the experience will be less painful. You are responsible for answering to all charges and paying all tickets.

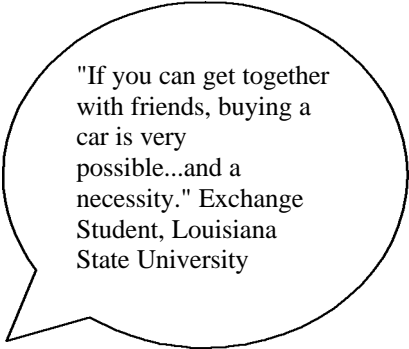
## **Renting or Hiring a Car**

By law, you must be at least 21 years of age to rent a car, and in some states the age is 25.. Many rental companies, however, have a higher minimum age requirement (or may charge extra for drivers under 25), so it is advisable to ask about age requirements before renting a car.

Many companies also require you to have a major charge or credit card (e.g. American Express, Visa, MasterCard), though some companies will waive that requirement for a fee or "deposit" (usually large, about 160% of the total charge). Rental rates will vary by length of rental and type

of car. There may be additional charges for extra mileage. Rental car companies can be found by consulting the local yellow pages. They are usually located at airports, train stations and near major cities.

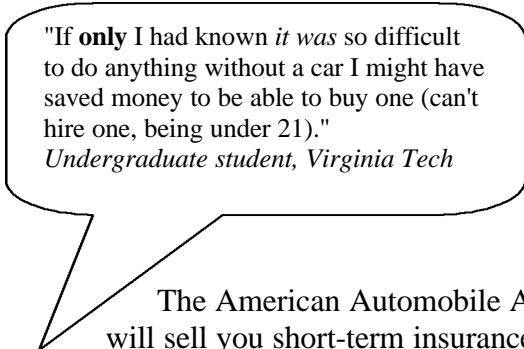
State laws require rental companies to provide a minimum amount of third party insurance. Insurance and Collision Damage Waiver (C DW) requirements vary among states. Most companies will allow you to purchase additional insurance if you wish.



"If you can get together with friends, buying a car is very possible...and a necessity." Exchange Student, Louisiana State University

## Buying a Car

If you are thinking about buying a car, you may wish to consult the "Blue Book" (available at most banks and libraries) which gives the standard values of used and new cars.



"If **only** I had known *it was* so difficult to do anything without a car I might have saved money to be able to buy one (can't hire one, being under 21)." Undergraduate student, Virginia Tech

You will also need to purchase insurance and register the car with the Department of Motor Vehicles (DMV) in your state. To register a car you will need the title (which will have been signed over to you), a bill of sale from the seller, a valid driver's license, and proof of insurance coverage. Registration fees can be up to \$150.

The American Automobile Association (AAA) has local offices in every state and will sell you short-term insurance. AAA also offers its members free maps, travel information and towing services. Some private insurance companies also provide short-term insurance. You can find them listed in your local telephone book.

## Drive-Aways/Ride Shares

Drive-aways entail cars that need to be driven from one part of the country to another. Usually, the car owner pays for the tolls, and sometimes the gas, and the driver must arrive at a final destination by a scheduled time incurring no rental costs. You find "Drive-aways Companies" in the yellow pages telephone directory.

At most colleges and universities, there is a notice board in a central area of the campus (usually the student union building) which posts notices for "rides wanted/rides offered." This is a great way to meet people and travel cheaply. "Riders" are expected to pay for at least half of the gasoline and toll costs.

# HERE'S TO YOUR HEALTH

## US HEALTHCARE SYSTEM

Although the US and South Africa share the same western philosophy regarding treatment of illness, the US health care system is based on the private enterprise model where the costs are determined by market economics. There is no National Health Service as in parts of Africa and Europe; instead the US operates on a fee per-service payment system which depends on your ability to pay using your own money or with the help of a health insurance policy.

Medical expenses in the United States are notoriously high as the emphasis is on technology and providing the most advanced treatments. Costs vary from clinic to clinic and region to region. For example, a visit to a doctor will cost approximately \$30- \$60 before any medication is prescribed. Treatment for a broken arm requiring a one-night stay in hospital can cost between \$1,500 to \$2,000. A chest X-ray costs approximately \$80 and a visit to the casualty department, or Emergency Room as it is known in the US, can cost you over \$200 before treatment.

Except for elderly and very poor American citizens, individuals are responsible for paying medical bills with the assistance of private or employer-sponsored health insurance policies.

## REQUIREMENTS

International students entering the US on an F-1 student visa are not currently required to take out health insurance, however, many universities require proof that you have adequate health insurance coverage prior to enrolment *for* courses. You may find that you are automatically enrolled into the university health insurance scheme no matter what, thus forcing you to withdraw from the university plan if you prefer alternative insurance. University health insurance plans may or may not include a major medical benefit, evacuation and a repatriation benefit.

International students entering the US on a J-1 exchange visitor's visa are required under new US government regulations to have adequate health insurance (as defined in the regulations). This includes medical evacuation and repatriation coverage in the event of a medical emergency. It cannot be stressed enough that you need to be insured for the whole time that you are in the US. If you willfully fail to maintain your health insurance benefits for the full period of your stay in the US, you can be deported and your university, by law, must discontinue your enrolment.

## DIFFERENCES IN US AND SA HEALTH CARE

You will quickly realize that as in every other part of American life, medical practices and health care are very much affected by cultural traditions and norms. For instance, even common ailments are referred to by different names in the US.

<b>SA Terminology</b>	<b>US Terminology</b>
hay fever	allergies
glandular fever	mononucleosis
extremely sore throat	strep throat
conjunctivitis	pink eye
stomach bug	stomach flu
mouth ulcers	canker sores

Similarly, certain drugs are referred to differently, therefore if you have any allergies, check carefully before taking medication.

## **Treatment Providers**

As well as doctors and nurses, the following staff may treat you at your health center:

### **Physician's Assistant**

This is a relatively new development in US medical education. A physician's assistant will work under the supervision of a doctor but can perform certain medical procedures that were once considered the sole preserve of a doctor.

### **Nurse Practitioner**

Also a new development in US medical education, nurse practitioners are licensed in most states to prescribe medication. They can generally provide primary health-care services at a lower cost than physicians can.

## **Other Differences**

As the US is a highly litigious society, doctors must insure themselves against malpractice suits that may be brought against them in the courts. A doctor, therefore, is much more likely to undertake a series of tests determining your illness instead of simply sending you home for bedrest as in this country. In essence, a doctor would much rather be seen to be doing something than not. You will find that you are encouraged to have regular cholesterol tests, physicals and so on. It must be remembered though that these tests are not cheap and each procedure is charged for individually and will appear on the final itemized bill.

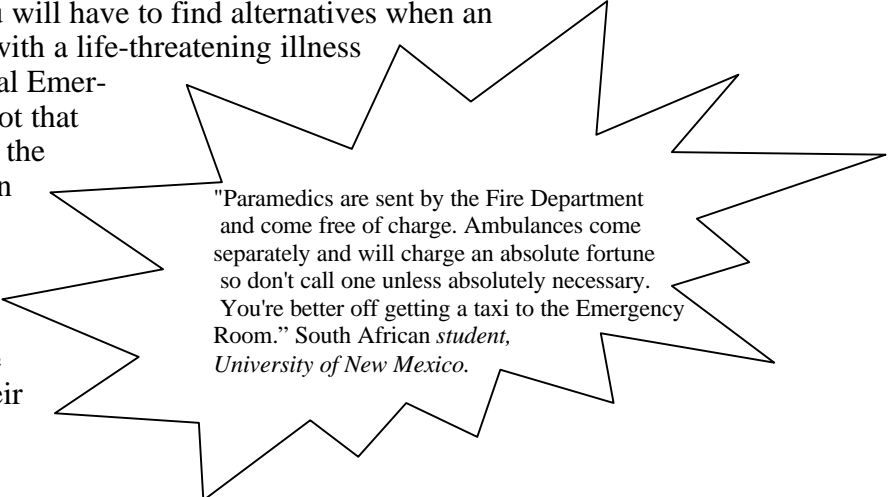
One of the over-riding features of American health care, which must be remembered at all times, is that the patient is the consumer. You will tend to find that doctors will want to do what is best for you and tend to talk to you and explain their actions far more than what you are accustomed to in South Africa. Commercials on television and billboards will advertise hospitals and clinics trying to attract your business. You are expected to be actively involved in decisions about your health care so ask many questions about the costs of treatment, possible side effects, alternative treatments etc. If you do not think a test is necessary, or are unhappy about your treatment, say so, or obtain a second opinion, because in the end you or your insurance company are the ones paying.

## WHEN YOU ARE ILL

For an international student, the first place to call for health care will be the campus health center. Campus-run health clinics usually offer low cost or free basic health care to their students. The services these centers provide can vary depending on the size of university. Some centers will offer just basic treatment (including the handing out of free non-prescription drugs such as pain killers or cold remedies), others will provide a full hospital service or run mobile specialist clinic facilities. You should contact your International Office to find out what the situation is like at your particular university.

If the campus health center cannot provide all the necessary treatment then they will usually make a referral to another treatment facility in the local community. It is common to consult a specialist in the US according to each individual ailment rather than consult a family doctor (GP). Hence you would go to a sports clinic for a sports injury.

You should be aware, however, that campus health clinics often do not run an emergency service or an out-of-hours service so you will have to find alternatives when an emergency arises. If you fall ill with a life-threatening illness or injury go to the nearest hospital Emergency Room. If your illness is not that serious but you cannot wait until the campus health center is open then you should look in the telephone directory under "clinics" for an "urgent" or "immediate-care" clinic. It is a good idea to find out which hospitals or clinics the university recommends when their own services are unavailable.

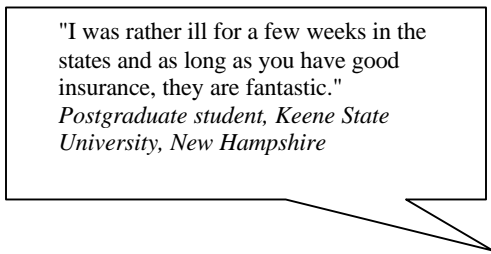


"Paramedics are sent by the Fire Department and come free of charge. Ambulances come separately and will charge an absolute fortune so don't call one unless absolutely necessary. You're better off getting a taxi to the Emergency Room." South African student, University of New Mexico.

## DENTAL & OPTICAL HEALTH

Like medical doctors, dentists and opticians are private and your quality of health care is related to your ability to pay. Many health insurance policies do not cover dental or optical health unless for emergency treatment and pain relief. Thus a routine teeth cleaning, if not covered by your health plan, can cost around \$50 to \$70 whilst a root canal can cost between \$400 and \$700. Therefore, wherever possible take care of any vision or dental problems *before* you leave for the US. If you find you need emergency dental work whilst on campus, check to see if your university has a dental school. It may be possible to get cheaper treatment there than with a private dentist. Otherwise, if you need major treatment, it may be cheaper for you to have patch-up work done in the US and then the rest of the work done when you return home.

## INSURANCE PLANS - WHAT TO LOOK FOR



"I was rather ill for a few weeks in the states and as long as you have good insurance, they are fantastic."  
*Postgraduate student, Keene State University, New Hampshire*

It is important to look carefully at the range of insurance plans available from both South Africa and the US to establish which offers the best value for money and the



most comprehensive coverage. You should note that a perfect health insurance policy that covers 100% of the costs for 100% of the time would be too expensive. Although the majority of health care costs will be covered by an insurance policy, you will be expected to pay a portion. How much you have to pay will depend on the individual policy.

Check first with the International Office at the US university you will attend to see if the university policy will be suitable for international students and that it offers good value for the money. Some universities may automatically enroll you into the university's policy.

Postgraduate students who have assistantships may find that health insurance is offered as part of the stipend. If you are not happy with the costs or the level of cover provided then find out how to withdraw from the policy and if there are any penalties for doing so. It is also important to make sure that you have enough coverage for the initial period of your stay in the United States before the university plan begins.

## **THREE MAIN TYPES OF INSURANCE**

### **Traditional Indemnity Health Insurance**

Blue Cross/Blue Shield and other insurance companies usually have an annual deductible or policy excess, which must be met before insurance begins to cover eligible expenses and the co-insurance requirements. Most traditional plans exclude preventative care such as immunizations, pap smears, and contraceptives.

### **Health Maintenance Organization (HMO)**

An HMO is a network of healthcare providers offering comprehensive health coverage for one annual fee. Preventative care and medicines are included, but may require small co-payments. HMO insurance tends to be more expensive, but more services are offered and covered in full. Also the choice of providers, specialists, facilities, etc. are limited by the HMO and travel outside of the local HMO network can be a problem if you become ill but do not require emergency services.

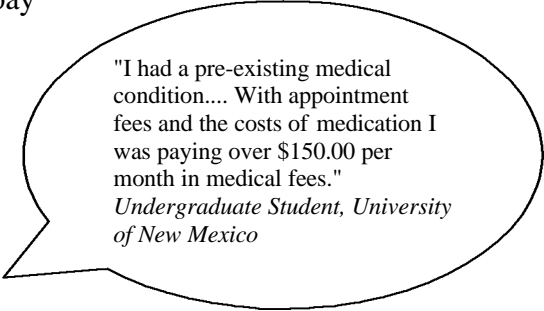
### **Preferred Provider Network (PPO)**

A PPO is a network of health care providers which offers some of the traditional health insurance freedom of choice while often paying for more outpatient and preventative services, if they are rendered within their networks. Treatment is provided for a pre-arranged fee. However, whilst patients can receive care out of the PPO network, they must pay slightly more than they would with a PPO provider.

### **Commonly Used Insurance Terms Pre-existing Conditions**

Be sure you understand how the policy defines the term "pre-existing." It can mean the mere existence of the condition only if the insured sought treatment for it or exhibited symptoms prior to the effective date of the policy.

For those students who are unaware of a condition such as an ulcer, heart murmur or even HIV, this clause is crucially important. It is expensive to include in your benefit a clause including pre-existing conditions, so look for a liberal interpretation of the term "pre-existing condition".



"I had a pre-existing medical condition.... With appointment fees and the costs of medication I was paying over \$150.00 per month in medical fees."  
*Undergraduate Student, University of New Mexico*

### **Deductible Amounts (for Traditional Indemnity Health Insurance)**

A deductible is the amount of money you would be expected to pay before the health insurance company would start covering the bill. This can range from \$50-\$1000. Compare the frequency of the deductibles; most policies have an annual deductible, payable once a year. Some policies, however, have a "per occurrence" deductible, payable for each illness or injury. Per occurrence deductibles are generally lower than annual deductibles, but if you average several illnesses per year, the annual deductible may be cheaper.

### **Co-payment Percentage**

This is sometimes known as co-insurance and requires you to pay a percentage of your medical expenses. The percentage is usually expressed as "80/ 20" which means that after you have paid the deductible amount you will pay 20% of the medical bills and the insurance company will pay the remaining 80% of expenses up to a specified dollar amount. Once you have reached this amount the insurance company will pay 100% of the expenses up to the maximum benefit. Some policies pay 100% up to a certain amount and then pay 80-90%. In addition, a policy may have different co-payments for different treatments, increasing for certain benefits and decreasing for others.

#### **Co-payment and Deductible Example:**

Your total medical expense is \$10,000. Your policy has a deductible of \$50 providing you first seek treatment at your campus health center. The co-payment clause is 80/20 up to \$5,000. You must pay \$50 plus 20% of \$5,000, or \$1,000. Your insurance company will pay 80% of the \$5,000, or \$4,000. The insurance company will pay 100% of the remaining \$4,950.

### **Specific Limits**

You may find that some insurance companies give specific dollar amounts they will pay for specific ailments or services. Essentially this means that no matter how much the bill comes to, the insurance company will only pay the amount they dictated. Carefully review these amounts because even if the amount seems reasonable for the geographic location, you may not get injured near your school.

### **Exclusions**

The list of exclusions is the most important part of the policy so study it carefully. Sometimes a policy excludes injuries resulting from sports-related activities, and if you are studying in the states on a sports scholarship or your hobby is skiing, this is unacceptable. Other exclusions include self-inflicted injuries and injuries incurred while committing a criminal act.

### **Lifetime/Per Occurrence Maximums**

This is the maximum dollar amount payable for all claims in the aggregate during the lifetime of the individual insured. This benefit does not normally apply to an international student who will more than likely not file claims for amounts anywhere near the maximum coverage.

## Benefit Period

If a policy has a 52 week benefit period, this means that the insurance company will only pay those medical bills incurred up to 52 weeks after an illness has occurred. International students with a chronic illness may be left without coverage after the benefit period expires. Do not confuse this with the coverage period, which is renewable by paying a fee.

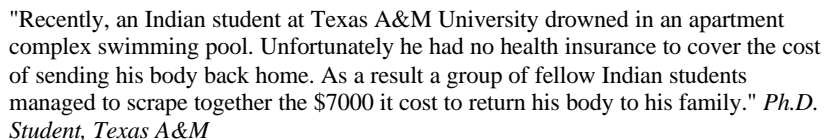
## Medical Evacuation

This policy pays to transport the insured international student home for treatment. Because this benefit is rarely used, it is relatively inexpensive and is required by law for J-1 visa holders.

## Repatriation

This benefit pays to transport the insured's remains to the home country if the insured dies while in the host country. The benefit does not provide a lump sum payment in the event of death; it only covers the cost of transporting the remains, so do not get it confused with a life insurance benefit J-1 visa holders are required to have.

Worst case scenario:



"Recently, an Indian student at Texas A&M University drowned in an apartment complex swimming pool. Unfortunately he had no health insurance to cover the cost of sending his body back home. As a result a group of fellow Indian students managed to scrape together the \$7000 it cost to return his body to his family." *Ph.D. Student, Texas A&M*

## US vs. SA Insurance Policies

There are a number of differences between the health care policies offered by South African insurance companies and those of their American counterparts. You will have to weigh the advantages and disadvantages of any policy that you consider according to your particular circumstances. Pay particular attention to the clauses described above as well as the maximum coverage (the higher the amount the better), pre-treatment certification requirements, and application and claims procedures. Some of the main differences include:

### Costs:

US health insurance policies designed for international students tend to have lower maximum plan benefits compared with SA policies and have the distinct disadvantage of including a co-payment percentage. SA-based policies usually just have an excess per claim and beyond that all costs are covered by the insurance company.

### Preventative health-care:

SA policies for students studying abroad tend to cover expenses resulting from sickness and injury; they do not cover preventative treatment because they expect you to get this done in South Africa. Students who do not plan to return to South Africa at regular intervals should seek out policies that offer preventative cover or at least check to see if their university health center offers free or low-cost preventative health care. Students with children accompanying them to the US may prefer US policies, as they tend to offer "wellchild" plans that cover the costs of preventative check-ups.

**Pre-existing Conditions:**

US policies will not usually cover such conditions no matter how stable or may charge an excess premium for so doing. SA policies usually cover pre-existing medical conditions providing the condition is stable and the student can provide confirmation from their doctor.

**Extra insurance:**

South Africa insurance companies offer the advantage of travel insurance coverage, which begins when you close the door behind you in South Africa and covers your stay in the US, including holiday travel. This insurance will be expensive, however.

**Paying for Health Care**

After you take out a health insurance policy, the insurance company will send written confirmation of coverage, along with a personal identification number and a telephone number to call in case of medical emergency.

If you fall ill, you are required to notify the insurance company and ideally you should check with the company before any tests and treatment are carried out so that you can make arrangements to pay deductible amounts and co-payments. You will be sent a claim form, which must be completed and returned. Photocopy all documents for your files. Payment will be made either to you or to your medical provider

If your share of the medical expenses is more than you can afford, you may be able to set up a payment plan. Do not ignore medical bills. If you do not make arrangements to pay, your bill may be turned over to a debt collection agency.

Should you need to pay for treatment that is not covered by your health insurance policy, discuss your financial position with a financial counselor at the hospital or clinic before any treatment is carried out. Some hospitals may demand payment in advance whilst others may allow you to set up a payment plan.

**If You Get Sick Without Insurance**

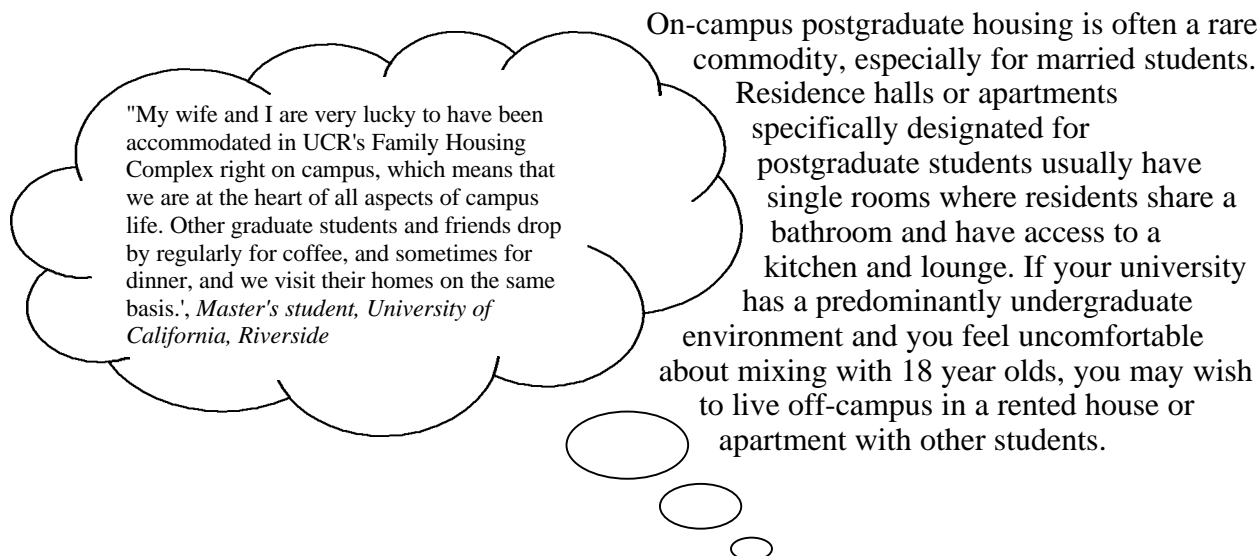
If an international student or family member suffers a serious illness or injury and is uninsured, the hospital may refuse admission or demand a deposit of between \$1,500 and \$15,000. Assuming the uninsured foreign student is admitted, the daily cost for a hospital bed averages \$750 to \$1,500 per day. In the past, doctors and hospitals wrote off these astronomical bills as a loss but nowadays, physicians routinely pass bills onto collection agencies that can pursue students to their home countries through overseas contacts.

The *Emergency Room* is the only exception to the above, as they must admit all emergency cases regardless of insurance status. However, all Emergency Rooms will follow up on payments by using a debt collector if necessary.

# HOUSING - Postgraduate

10A

## ON-CAMPUS HOUSING



## Housing Application

Before you arrive in the US, your university should send you a housing application form. Complete this form and return it to the university quickly because universities assign housing on a first-come, first-served basis. Some universities require a deposit of up to \$200 to secure your housing request. Many universities have their housing questionnaire and descriptions of different housing options available on their Web site.

Housing is not guaranteed; many universities operate a waiting list and will refund your deposit if they cannot place you in on-campus housing. Some universities will give priority to international students.

## The Room

Most universities will offer single rooms for graduate students. These rooms include a bed, desk, bookshelves, wardrobe, and telephone socket. Internal phone calls are free! If you are large or very tall, university Housing Offices usually allow you to order larger/longer beds. Many universities offer rooms with en-suite bathrooms; some will have a common bathroom that you share with hall mates.

Refrigerators are usually available to rent at the beginning of the year. Laundry facilities are also available in most residence halls and apartments, and are shared among hundreds of students, so don't plan to do laundry on a Sunday night. Most residence halls have a communal large TV and VCR.

Many universities have upgraded their campuses by installing computer network service with direct access to campus and www systems in each room. Local phone service with call waiting, voice mail answering service, and discounted long-distance calls, and cable TV are also available!

### Checking In and Out

Housing Offices sometimes impose strict dates when students can check into their rooms. If you need to arrive early or late, make special arrangements (fees may be charged for this) with the Housing Office.

"Why not be an RA [Resident Assistant]? It pays all food and housing bills for approximately 20 hours/week and you live with residents and help in residence halls. It's possibly the best way to meet loads of people in a short space of time."  
*Student, Indiana University*

Good News! US universities do not generally require belongings to be moved out during non-summer holiday breaks. Many universities provide storage facilities, occasionally free of charge, for students over the summer.

For students already enrolled, choosing rooms on campus at most universities is done through a lottery system held in the previous spring. Ask for more information from the Housing Office about the lottery system.

## OFF-CAMPUS HOUSING

### Terminology

(US.....SA)

Apartment..... Flat

Room in private house... Lodging

Townhouse..... Duplex

Efficiency..... Studio

### If You Want To Rent an Apartment

Most US apartments are often completely unfurnished except for the stove and the refrigerator. Finding second hand furniture is not difficult and the Housing Office will be able to provide you with suitable sources. Finding a lease for less than six months (at the minimum) is difficult and year-long leases are the norm. A year lease creates a problem for a student enrolled for the standard nine months. If you have a year-long lease, you may be able to sublet the apartment for the summer months.

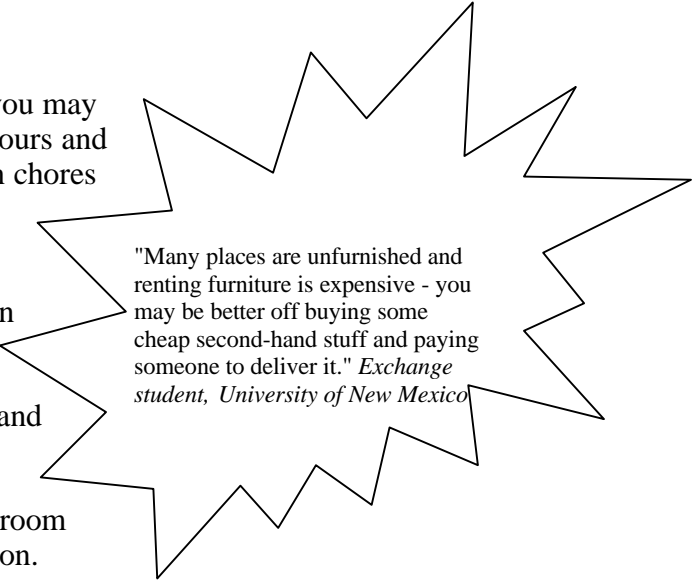
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Finding an apartment can be tricky in urban areas, so consult the Housing Office for suitable resources and talk to other students and faculty if you can about good areas to live. Some landlords will require rental references and proof of finances, as well as a deposit. If you are under 21 years old or have no rental references, some landlords will require a co-signer who is

ultimately responsible for rent payment if you renege. If you plan to house hunt once you're in the US, give yourself a few weeks before university starts to find your housing.

### **If You Want To Rent A Room**

A room in a house will probably be furnished but you may have some strict guidelines regarding your social hours and visitors allowed! A room in a house may also mean chores such as walking the dog, mowing the lawn, vacuuming, painting, cleaning the bathroom, etc. Find out what is expected of you beforehand. However, you must be aware that INS (Immigration and Naturalization Service) may view this type of arrangement as illegal employment. Expect to pay between \$200-\$350 for a room for both urban and non-urban areas. Be sure to find out beforehand what your kitchen, storage and lounge privileges will be and how many people you will share a bathroom with. Use the attached checklist for more information.



"Many places are unfurnished and renting furniture is expensive - you may be better off buying some cheap second-hand stuff and paying someone to deliver it." *Exchange student, University of New Mexico*

### **Your Lease**

Request a written lease, since it is a legally binding document that protects both you and your landlord. However, many leases in the US are intentionally cryptic for the purpose of benefiting the landlord and burdening the tenant. In many large urban areas, such as Philadelphia or Washington, DC, there are specific laws to protect the tenant and you can make yourself aware of these clauses by contacting the town hall. Do not sign anything unless you have read it thoroughly. Both you and the landlord should initial any changes to the lease.

### **What should be in a Lease?**

- ✓ Description of property and total number of people allowed to live in property
- ✓ Specific occupancy dates
- ✓ Subletting allowed?
- ✓ Deposit amount required
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- ✓ Utilities included in rent or paid separately?
- ✓ Security deposit amount
- ✓ Could your rent increase without notice?
- ✓ Responsibility of maintenance and repairs

### **What may be in Fine Print in a Lease?**

#### **Renting Application Clause:**

Some rental applications may have a clause, which binds you to sign a lease, and if you do not you may lose your deposit!

**Joint and Several Liability:**

If you plan to have roommates, your lease may have a clause, which makes each tenant individually responsible to pay the rent on time. In these cases, if one roommate fails to pay then the other roommates are legally responsible to make up the difference.

**Late Fees:**

If you do not pay the rent on time, which is commonly due by the fifth of the month, you may be charged a high late fee that escalates as time passes. This is common in most leases but sometimes the penalty fee is exorbitantly high, much higher than accepted interest rates.

**Acceleration Clause:**

This clause is triggered by a breach of the lease and it means that the tenant must pay at once, all rent that is due.

**Automatic Renewal:**

This is a sneaky trap requiring tenants to give advance written notice that they will not renew their lease. If you do not give this notice, you will be bound to another lease.

**Common Area Damages:**

Landlords can deduct as much as \$100 from your security deposit if there are damages to hallways, elevators or laundry rooms, even if there is no proof that the damages are your fault. Always take photos of any pre-existing damages for proof against landlord complaints.

**Rent Escalation Clause:**

The landlord may increase the rent to cover an increase in expenses.



## OFF-CAMPUS HOUSING CHECKLIST

- ☐ How much is the monthly rent?
- ☐ Are all utilities included in rent?
- ☐ Where and when must this be paid?
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- ☐ How close is the house to campus?
- ☐ How close is it to a grocery store/ Laundromat/mall?
- ☐ Is the area safe? Have there been attacks in the area before?
- ☐ What is the nearest public transportation? How close is it to the house?
- ☐ Is public transportation safe?
- ☐ Is there a free bus service to campus?

# HOUSING - Undergraduate

## ON-CAMPUS HOUSING

Most universities require freshmen to live on campus. Transfer and exchange students may have the option of living off-campus. If you do not wish to live on-campus, make this clear to your International Student Advisor.

### Roommates

Help! There's an American in my room! For South African students, it is sometimes a rude awakening to live with a roommate. Most universities are pressed for space and single rooms are quite rare, highly coveted and expensive. Most US students expect to live with a roommate when they come to university. If your roommate is American, he/she might take you home at holidays and introduce you to American culture, so have a positive attitude.

Before you arrive in the US, your university should send you a housing application form that asks you everything from what kind of music you enjoy to whether you play badminton at night. Complete this form honestly and return it to the university quickly because universities usually match roommates on a first-come, first-served basis. Some universities require a deposit of up to \$600 to secure your housing request. Many universities have their housing questionnaire and descriptions of different housing options available on their Web site.

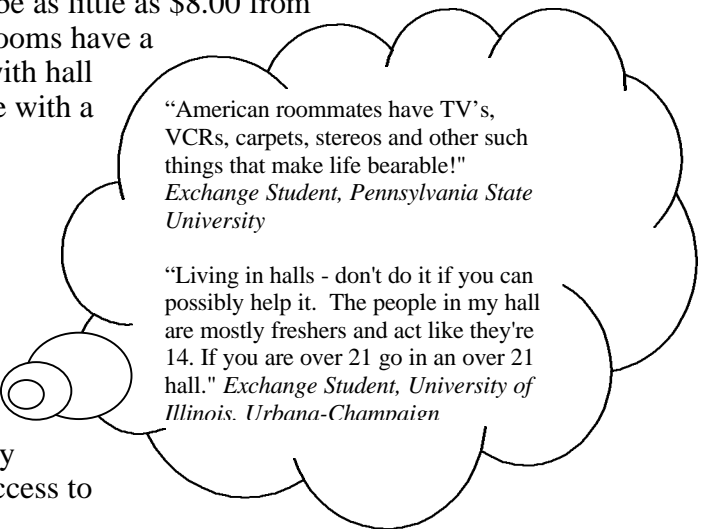
### The Room

Don't expect your room or residence hall to be the lap of luxury. Rooms include beds that can be bunked to conserve space. If you are large or very tall, university Housing Offices usually allows you to order larger/longer beds. If you want a duvet, you had better bring your own as duvets and duvet covers are not available in the US.

Besides beds, your room will come equipped with desks, bookshelves, wardrobes, and telephone and in most cases Internet access socket. Internal phone calls are free! However, most times you will have to purchase your own phone, which can be as little as \$8.00 from stores such as Wal-Mart, Target or Kmart. Some rooms have a sink, but bathroom facilities are normally shared with hall mates or roommates. Modest students should come with a bathrobe or at least a large towel.

Refrigerators are usually available to rent at the beginning of the year. Laundry facilities are also available in most residence halls and are shared among hundreds of students, so don't plan to do laundry on a Sunday night. Most residence halls have a communal large TV and VCR.

Many universities have upgraded their campuses by installing computer network services with direct access to



"American roommates have TV's, VCRs, carpets, stereos and other such things that make life bearable!"  
*Exchange Student, Pennsylvania State University*

"Living in halls - don't do it if you can possibly help it. The people in my hall are mostly freshers and act like they're 14. If you are over 21 go in an over 21 hall."  
*Exchange Student, University of Illinois. Urbana-Champaign*

campus and www systems in your room. Local phone service with call waiting, voice mail answering service, discounted long-distance calls, and cable TV are also available.

## Room Selection

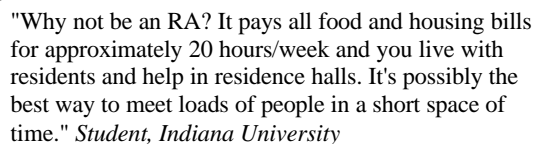
For sophomores, juniors and seniors already enrolled, choosing rooms on campus at most universities is done through a lottery system held in the previous spring. Ask for more information from the Housing Office about the lottery system. If you are a transfer student with guaranteed on-campus housing, you might not have much chance of either roommate or room selection. The Housing Office may simply assign you a room. Find out more information from your International Student Adviser and the Housing Office.

## Checking In And Out Of Your Room

Most universities have a one-week orientation program for new students and Housing Offices sometimes impose strict dates when students can check into their rooms. Non first-year students usually are not permitted into their rooms much more than a few days before classes begin. If you need to arrive early or late, make special arrangements (fees may be charged for this) with the Housing Office.

Good News! US universities do not generally require belongings to be moved out of residence halls during non-summer holiday breaks. Many universities provide storage facilities, usually free of charge, for students over the summer.

## Resident Assistants (RA)



"Why not be an RA? It pays all food and housing bills for approximately 20 hours/week and you live with residents and help in residence halls. It's possibly the best way to meet loads of people in a short space of time." *Student, Indiana University*

RA's are sophomores, juniors, or seniors employed by the university to monitor a group of students within a residential hall. RA's are trained to provide assistance and counseling to students concerning academic or personal pressures, and can be an extremely helpful source of information. They also inform students

of college regulations concerning the residence halls.

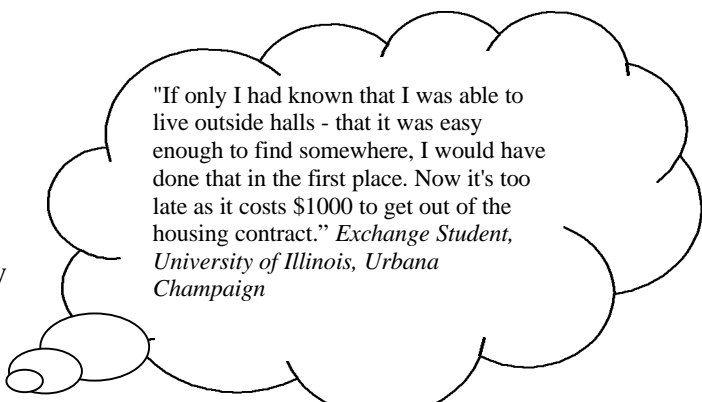
## Special Interest Housing

African-American, Irish-American - one must be affiliated with a hybrid group to be politically correct. US universities translate this concept into special interest housing.

Special interest housing is set up around academic or cultural background or particular hobbies. Examples include African-American housing, International Studies House, German Language and Environmental House. Freshmen, however, are not encouraged to choose special interest housing. Some universities assign an Academic Adviser (i.e. professor or associate professor) to oversee special interest housing.

## OFF-CAMPUS HOUSING

As the majority of students in on-campus dormitories are 17-19 year old, international and transfer students may wish to live off-campus. If you prefer to live off-campus and your university allows it, please see the attached checklist for renting a room or renting an apartment.



"If only I had known that I was able to live outside halls - that it was easy enough to find somewhere, I would have done that in the first place. Now it's too late as it costs \$1000 to get out of the housing contract." *Exchange Student, University of Illinois, Urbana Champaign*

## If You Want To Rent an Apartment

Most US apartments are often completely unfurnished except for the stove and the refrigerator.

"In Ithaca, it would certainly have been OK to turn up without pre-arranging housing. The housing market is very flexible and fast-moving, and while just turning up might feel uncomfortable it will save having to sign a lease on an unseen place with unknown people, and possible having to pay rent long before you get there." *Postgraduate Student, Cornell University, New York*

Finding second hand furniture is not difficult and the Housing Office will be able to provide you with suitable sources. Finding a lease for less than six months (at the minimum) is difficult and year-long leases are the norm. A year lease creates a problem for a student enrolled for the standard nine months. If you have a year-

long lease, you may be able to sublet the apartment for the summer months.

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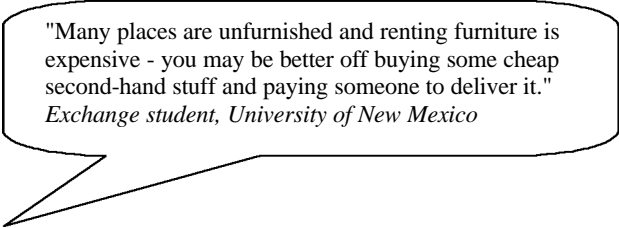
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# ACADEMICS - Postgraduate

## ACADEMIC CALENDAR

The academic calendar begins in late August or early September and ends in mid or late May. Most universities are on a semester system dividing the year into two equal parts of between 11-16 weeks depending upon the university. Some universities divide the academic year into quarters or trimesters of 8-9 week periods. The major holiday break (aside from a substantial summer break) begins about mid-December and lasts until the first week of January.

## DEGREE REQUIREMENTS

Before you leave for the US make sure you have the following course requirements **in writing**:

### Credits Required to Earn the Degree

Credits are numerical values assigned to a semester-long class. Most classes are worth between 2-4 credits with the average in the humanities being 3 and in the sciences 4. At one time the credits signified the number of hours per week a student attended classes. The credit system now reflects the relative weight load of a particular class. In other words, a class that meets four hours a week may only be worth 2 credits.

On average, a student working toward a master's degree on a two-year program takes between 8-9 or 12-15 credits per semester (or between 3-4 or 4-5 classes per semester depending on the institution's structure). Students working toward a Ph.D. will normally take the same number of courses per semester as a master's degree candidate until coursework is completed (before taking candidacy examination and working on the dissertation).

"It takes considerably longer to get a Ph.D. in the US than in South Africa, but to some extent the programs are more flexible." *Ph.D. student, Duke University*

### Types of Classes Required

In a master's or Ph.D. program most courses will be in your field of study, although it is possible, and sometimes required, to take courses ("electives") in other subject areas within other departments. Find out which classes are required.

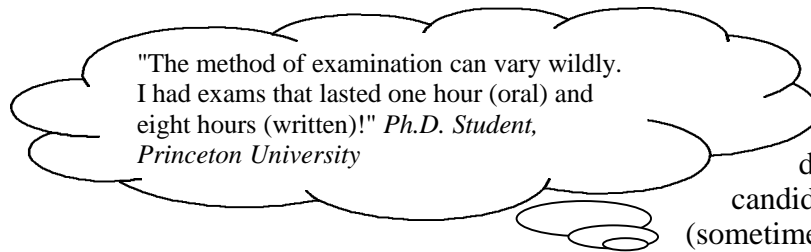
## Examinations Requirements

### Most MA some MSc programs include:

- A comprehensive written examination at the end of the first year on mandatory reading.
- An oral defense of the written thesis at the end of the degree program.

### Ph.D. programs include:

- A qualifying examination may be required before being admitted to (beginning coursework for) a doctoral program.
- A candidacy examination upon completion of required coursework and before commencing dissertation work. May be written or oral or both; often may be a written defense of a dissertation proposal.
- An oral examination (or defense) on the dissertation.



### **Language Requirement**

Some Master of Arts and most doctoral programs require a degree candidate to show proficiency in one (sometimes two) languages other than English. Some departments have an approved

list of languages and if you are able to show proficiency in a language not on the list, you may need to obtain approval from the Graduate Committee. Most programs allow students to study language courses while they study for their master's or doctorate and take the proficiency exam sometime around the end of the first year of study.

### **The Grade Point Average (GPA)**

In most postgraduate programs, students must achieve a "B" or better to continue in the program, especially if they are receiving university funding. See page 39 for an explanation of GPA.

## **CLASS REGISTRATION**

You must be properly registered to earn credits toward your degree. Each university has a different registration procedure, so get as much information as possible on registration policies. To avoid disappointment, find out from departments or students when particular courses will be offered. University orientation programs will cover registration procedures and you will be able to ask your thesis adviser/supervisor and your International Student adviser's advice. Most universities allow students to register over the phone and possibly online.

### **Selecting Courses**

Select the courses you plan to take by using the prospectus and departmental course schedule.

- ✓ Fulfill your course requirements. In many professional programs, you are guaranteed a spot in the required courses but you need to register for the days and times of the classes.
- ✓ Be sure that no classes conflict.
- ✓ Leave enough time between classes to travel from one class to the next, as US campuses can be very spread out.
- ✓ Be aware that the courses offered in the prospectus may not necessarily be offered when you wish to take them. Courses may only be available for one term per year.

### **Selecting a Grading Scheme**

When you register for classes, some universities allow you to indicate a preferred grading scheme for some of your classes. There are three options:

#### **Graded**

You may take a class for a grade. (Any class required for a degree must be taken for a grade.) Although there is no standardized system of grading in the US, a typical example of percentages assigned to symbols is as follows:



100-90%	A	Excellent
89-80%	B	Good
79-70%	C	Average
69-60%	D	Below Average
59-50%	E	
49-0%	F	Failing

### Pass/Fail

Elective courses, which are courses not necessarily required for a degree, can be taken on a pass/fail basis. For instance if you wanted to refresh your French in preparation for a language proficiency exam, you could take the French class pass/fail. In most universities, professors have no way of knowing whether you are taking a course for a grade or on a pass/fail basis unless you choose to tell them.

"A good way of checking out level and quality of courses (other than talking to peers) is to look at past exams - avoid the ones with bubble tests and in-class exams only as these classes involve learning by heart and not much thinking." *Student, Cornell University*

### Audit

Another option is to **audit** a course, which means you can sit in on a class but not gain credit for it and not be graded on your performance. You may wish to audit a class taught by a famous luminary outside your field or by a visiting professor.

"I have learned the hard way that course catalogues promise many great courses, but the reality is that these are not offered every year." *Student, Princeton University*

## TYPES OF CLASSES

Class time in an American university is spent in several different ways: lectures, seminars, labs, and studios. Labs and studios are primarily used for science and art students.

### Lectures

The typical course format is three hours of lecture plus an hour discussion section per week, per course. Any discussion section offered serves a different purpose for every course; it may be a place for students to ask questions, or it may be treated as a time to review the material presented in lecture. Attendance in lectures is highly recommended, as correspondence between material presented in lectures and exam questions and paper topics are normally very high. Attendance in your discussion section is usually mandatory, and often professors note attendance or absence and it may affect your final course grade.

### Seminars

Seminars are typically taught by professors who continually interact with students by asking for information or student opinions. Because of the discussion-oriented format, seminars are limited in size and competition for a place is often high. It is a good idea to become involved in your

department by attending seminars when available as it gives you the opportunity to adjust more easily to your studies and gives you contacts within the department.

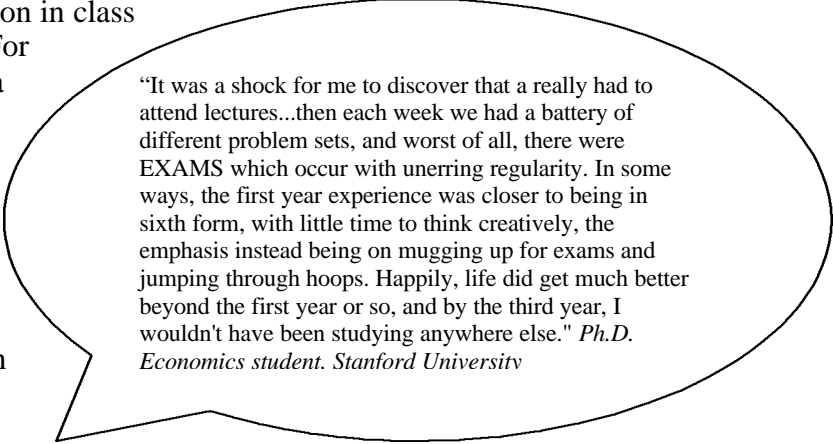
## BOOKS REQUIRED

Professors will ask you to purchase specific books required for their courses. Some classes can require up to 10-15 books and they do not come cheap. If you are taking 3-4 classes you may need as much as \$300 for books alone. The editions of these books are often not available in the library and American students are not accustomed to sharing books. Try to find used books at the university bookstore or in shops close to campus. At the end of the year, students can usually sell their books back to the university bookshop for up to 50% of the original cost, or sell them to other students.

Lugging these books around can get rather heavy and if you are living off-campus you may want to look into the option of a study carrel. Most universities set aside small rooms (with doors and locks) for postgraduate students to use and to leave heavy books when they are on campus. These fill up quickly on a first-come-first served basis so look into the possibility early if you are interested.

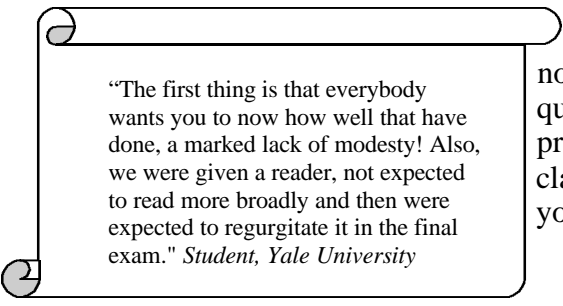
## CLASS SURVIVAL

Students in US universities are continually assessed on coursework including writing assignments, periodic tests and participation in class discussions on the reading assignments. For example, a History of Women in America class may include: one major paper of between 10-15 pages on a chosen topic worth 30% of the grade, a mid-term exam worth about 20% of the grade, a final exam covering everything covered in the course from the beginning of the semester worth about 40% of the final grade and finally class participation worth about 10%.



"It was a shock for me to discover that a really had to attend lectures...then each week we had a battery of different problem sets, and worst of all, there were EXAMS which occur with unerring regularity. In some ways, the first year experience was closer to being in sixth form, with little time to think creatively, the emphasis instead being on mugging up for exams and jumping through hoops. Happily, life did get much better beyond the first year or so, and by the third year, I wouldn't have been studying anywhere else." *Ph.D. Economics student. Stanford University*

One advantage to the American system is that the class-based teaching method emphasizes the value of the contribution of fellow students to the learning experience. Class participation is not only encouraged but also expected - so ask questions, make comments and even challenge professors' assertions. Don't hesitate to participate in class discussions, as US students and faculty want your perspective.



"The first thing is that everybody wants you to now how well that have done, a marked lack of modesty! Also, we were given a reader, not expected to read more broadly and then were expected to regurgitate it in the final exam." *Student, Yale University*

At the beginning of the semester, professors will pass out a syllabus, which will include all assignments and deadlines. Turn your assignments in on the date that they are due, otherwise professors have been known to automatically drop a letter grade for every hour or day that the

assignment is late!

### GPA

GPA stands for Grade Point Average. A Cumulative Grade Point Average (CGPA) is the GPA for all courses taken throughout the degree program. You can figure out your GPA by assigning a numerical value to the letter grade as follows:

A	=	4.0
B	=	3.0
C	=	2.0
D	=	1.0

Then multiply the number of credits by the letter grade's numerical value and divide by the total number of credits. For example:

Letter Grade	Value	Credits	Total
A	4.0	3	12
B	3.0	3	9
C	2.0	3	6
<b>Total</b>		<b>9</b>	<b>27</b>

**27 divided by 9 = 3.0      GPA = B average**

### CAMPUS TECHNOLOGY

Most professors will require you to word-process your essays and only under extreme circumstance will they accept anything hand-written.

As a result, universities have computer centers on campus, which are sometimes open 24 hours a day. During exam time or towards the end of term, computer centers become congested, so plan ahead. It is often possible to purchase computer/printer/soft-ware at discounted prices through your university computer center. Some universities 'give' a personal computer to each new student to use for the duration of the university degree (computer costs are added to your fees).

Don't panic if you can't type - if you need to learn word processing skills, consult the university library information desk or the student center bulletin board at the beginning of the year for a list of training sessions. In some cases, computer classes will be free if you are a full-time student.

Most American universities possess the most current technology as a way to attract students. Students should have access to a mainframe system that will contain multiple software programs and electronic mail. Your university may also offer a media services center with facilities such as TVs, VCRs, foreign videos and recordings of international news broadcasts, and language labs with instructional videos and tapes.

"The greatest difficulty for me in my first semester was adjusting to technology: EVERYTHING in the education system is now computerized and familiarity with e-mail, the Internet, search engines and the ability to format papers in a competent and efficient manner were my primary obstacles. I took full advantage of every course on offer to improve my skills, all of them free as a student at NYU." *Student, New York University*

## **ASSISTANTSHIPS**

If you have been offered any type of assistantship, be sure to have all offers of money in writing before you leave for the US. If you are receiving only partial tuition, find out from the Graduate School how much of the tuition you are responsible for and when it must be paid. Universities sometimes bar registration until they receive payment, so if the Graduate School needs payment prior to registration send it ahead, making careful arrangements to allow for international post. If you are to receive a stipend for living expenses, universities provide a list of payment dates. Don't expect the dates to be at the first of every month, as it may be staggered throughout the academic year. Obtain a list of payment dates to facilitate financial planning.

### **Teaching Assistantships**

View your teaching assistantship as a job and try to find out exactly what is expected from you before you start. If you are particularly looking for a chance to gain experience in teaching, make sure you will have the opportunity to work with students in a classroom environment. Sometimes teaching assistants are asked to grade papers or tutor students in a writing center or support center. Other teaching assistants are expected to lead a class, create lesson plans and exams. Don't be alarmed about your responsibilities, as some universities offer an orientation and training period beforehand and you will receive assistance from your academic adviser/thesis adviser. Be conscious of your schedule and be sure to devote enough time to your assistantship, putting aside time before your classes to review notes, etc. The normal range of hours for teaching assistantship work is 10 to 20 hours per week.

### **Research, Project, or Program Assistantships**

Because research, project and program assistantships are flexible, these assignments can sometimes be very unstructured. Try to keep as much structure as possible and keep track of the number of hours you spend each week working for your department. Where possible get all research, project or program assignments in writing and discuss the work involved with the researching professor. If you feel a professor has given you an assignment that will involve a great deal of time and short notice on the deadline, speak up and negotiate a more suitable deadline. You may also be asked to perform administrative tasks such as cleaning out files, answering phones in the department office or setting up appointments for professors. If you will be performing an administrative function, it is likely that you will be asked to be on hand at scheduled times.

## **STUDENT SERVICES**

### **International Student Adviser (ISA)**

As an international student the most useful resources available to you are the International Office and the ISA. The ISA, who will not necessarily be a professor of the university, advances intercultural education at the university. This entails ensuring that international students gain maximum possible benefit from their experience abroad, and also that the university gains as much as possible from having the international student on its campus.

To this aim, the ISA will begin the year with an orientation for international students that will familiarize students with the campus and certain procedures such as registration and

immigration. After orientation, throughout the year, the ISA should be able to plan and implement educational programs; try to influence local and national government policy in ways that will benefit the students; and support particular students who find themselves in difficulty beyond their control. Also there may be programs administered by the ISA to help you integrate yourself into the local community and American lifestyle, including perhaps language instruction.

However, an ISA is not superhuman! He or she will not have formal authority over other offices throughout the university such as the Housing Office, academic advisers, Treasurer's Office or the registrar. The ISA can only seek to influence students, faculty and administrators, governmental agencies and sponsoring agencies. Thus the ISA will not be able to override decisions made by other departments in the university, nor will he or she be able to break immigration laws to allow you to work in the US during your stay.

Throughout the year, however, the ISA would be a good place to go for information and advice concerning legal matters such as visas, work permits, and personal concerns such as housing and campus resources.

### **Academic Advisers**

In many cases your ISA will also end up being academic adviser during your initial semester or term of university. There will also be an office with advisers who will deal directly with your incoming class and continue to do so during your time at your particular university.

It is wise to take advantage of these people, as they will assist you in many ways beyond just the academics. They can give suggestions on courses to take and give general advice throughout your period in the US. Purely academic advisers are often appointed to new students from amongst the teaching staff at your university. This staff member will be well versed on the overall university curriculum to answer any general questions you may have, or to point you in the right direction if you have more specific ones.

Academic advisers prove to be most helpful especially when you are adjusting to the different types of teaching methods, class structure and general academic differences between the US and South Africa. The American class-based teaching style means that many students have fewer interactions with their professors than during their undergraduate degree, but generally many professors are eager to help and make themselves available for consultations.

"(My academic supervision) couldn't have been better, particularly in the middle of the semester when a combination of culture shock and personal difficulties, made me question what I was doing here. They were very supportive, and were prepared to bend over backwards to accommodate me" *Student, Yale University*

### **CHILDCARE**

If you are taking children along with you during your course of study in the states, liaise with your International Student Adviser for the best arrangement for day care facilities. Many universities have only just begun to offer university-run day-care facilities, so these facilities are

in an infantile stage.

If your university does not provide its own day-care facilities, the student services operation will more than likely be able to provide you with a list of suitable organizations in the local community. In the United States you will find that Day Care Centers are booked to capacity sometimes a year in advance and even maintain a substantial waiting list.

University-run day care operations may give priority to students' children and then faculty and staff's families. Many day care facilities in the university, however, may open up registration around August to anyone so it is important to get in touch as soon as possible. During the holiday periods, day care facilities close down for as long as two weeks so try to find out closing periods beforehand to facilitate planning. Day care facilities can be organized in a variety of ways:

### **Day Care Programs**

These programs are run by a corporation and provide long hours of operation and structured fees. Staff will more than likely be professionally trained with periodic reviews by the corporation, and facilities will be extensive and kept to high standards.

### **Co-operative Programs**

These schemes aim to keep costs down and keep parents involved. If your child uses the facilities three times a week, you or your spouse would be asked to volunteer three mornings a semester to work in the facility.

### **Child Development Lab Programs**

These programs sometimes utilize students studying for a degree in the University's School of Education or Psychology to staff the facility and formulate day care programs.

### **Homecare Programs**

With these programs, recognized child minders take a limited number of children into their home. These programs are usually much easier to arrange on short notice, however time schedules may not be flexible.

### **Costs:**

Costs vary from region to region:

Non-Urban Areas: \$45-\$120 per week/per child

Urban Areas: \$99-\$150 per week/per child

Some programs may have a sliding scale according to how much the parents are able to pay. Facilities may ask for a deposit and may want payment either monthly or weekly. Facilities have a different fee scale according to how old the child is, (younger children cost more). Some facilities may not even take children younger than six months.

### **Inoculations:**

Most child care facilities will ask for specific inoculations such as:

Diphtheria	Measles
Pertussis	Rubella
Tetanus	Influenza
Polio	Mumps
Haemophilia	

This list is not meant to be all-inclusive. Check with the day care facility you are considering for specific inoculations. Inoculations in South Africa will be cheaper and easier to arrange than in the US.

# **ACADEMICS - Undergraduate**

## **ACADEMIC CALENDAR**

The academic calendar begins in late August or early September and ends in mid or late May. Most universities are on a semester system dividing the year into two equal parts of between 11-16 weeks depending upon the university. Some universities divide the academic year into quarters or trimesters of 8-9 week periods. The major holiday break (aside from a substantial summer break) begins about mid-December and lasts until the first week of January.

## **“LIBERAL ARTS”**

The philosophy behind American education differs from that of the South African. Many American degrees are based on the liberal arts philosophy, in which students are expected to take courses in a wide variety of subject areas before specializing in their chosen field. These introductory courses in different subject areas are called the core curriculum. In essence the liberal arts philosophy sees education as interdisciplinary.

## **DEGREE REQUIREMENTS**

Before you leave for the US make sure you have the following **in writing**:

### **Course Requirements Credits Required to Earn the Degree**

Credits are numerical values assigned to a semester-long class. Most classes are worth between 2-4 credits with the average in the humanities being 3 and in the sciences 4. At one time the credits signified the number of hours per week a student attended classes. The credit system now reflects the relative weight of a particular class. In other words, a class that meets four hours a week may only be worth 2 credits. On average, a student working toward a bachelor's degree on a four-year program takes between 12-18 credits per semester (between 4-6 classes per semester).

### **Types of Classes Required**

In a bachelor's program (including a Bachelor of Arts, Bachelor of Science, and professional programs) between 1/2 and 2/3 of the courses are in the major subject and the rest of the courses are supporting courses or electives. Electives are classes available in other fields of study. Find out which classes are required.

### **Language/Culture Requirement**

Many bachelor of arts programs require a degree candidate to show proficiency in at least one other language besides English and/or to take a required number of courses on a culture other than their own.

## **STUDENT SERVICES**

As an international student you will probably arrive at your university campus in a general state of confusion and with hundreds of questions -- but don't worry, every other new student is just as confused! Fortunately, there are many resources available to clarify information and to give



advice and guidance, but it is up to you to take advantage of them.

### **International Student Advisor (ISA)**

As an international student the most useful resources available to you are the International Student Office and the International Student Advisor (hereafter ISA). The ISA promotes intercultural education at the university. S/he ensures that international students gain maximum benefit from their experience abroad, and also that the university gains as much as possible from having the international student on its campus.

The ISA will begin the year with an orientation for international students that will familiarize students with the campus and certain procedures such as registration and immigration. After orientation, throughout the year, the ISA should be able to plan and implement educational programs; try to influence local and national government policy in ways that will benefit students; and support particular students who find themselves in difficulty beyond their control. Also there may be programs administered by the ISA to help you integrate yourself into the local community and American lifestyle.

An ISA is not superhuman! S/he is a great source of information on visas, work permits, and personal concerns. However, s/he will not have formal authority over other university offices such as Housing, the Registrar, or academic advisers.

The ISA can only seek to influence students, faculty and administrators, governmental agencies and sponsoring agencies. The ISA will not be able to override decisions made by other university offices, nor will s/he be able to break immigration laws to allow you to work in the US during your stay.

### **Academic Adviser (AA)**

In addition to your ISA, every student is assigned an Academic Adviser who will typically be a faculty member in your field of interest (if you have specified one). Your Academic Adviser is another source for information concerning campus life, but will probably concentrate on advising you about your academics. Talk with your AA before you register for classes, as s/he will be able to give you advice concerning course requirements. Your AA can also help to create a course plan for the duration of your stay at that university.

Visit your Academic Adviser at least once a semester, since s/he will be a great wealth of information and a potential reference when it comes to further academic or work applications.

The key thing to remember about the Advisers is that they are there to help you. They will give you as much assistance and information as they can, but it is up to you to ask for their help.

### **TUTOR CENTERS**

Universities usually have centers where essays can be read and evaluated. This resource is especially useful and recommended because essays may constitute a large portion of your final grade. These centers may not check your paper for grammatical errors, so ask friends to read your essays and use the software spell check to correct any spelling errors which although correct in South Africa, are incorrect in the US!

## COMPUTER ACCESS

Most professors will require you to word-process your essays and only under extreme circumstances will they accept anything hand-written.

As a result, universities have computer centers on campus, which are sometimes open 24 hours a day. During exam time or towards the end of term, the computer centers become congested, so plan ahead. It is often possible to purchase computer/printer/ software packages at discounted prices through your university computer center. Some universities 'give' a personal computer to each new student to use for the duration of their university degree (computer costs are added to your tuition fee).

Don't panic if you can't type - if you need to learn word processing skills, consult the university library information desk or the student center bulletin board at the beginning of the year for a list of training sessions. In some cases, computer classes will be free for full-time students. However, if you have time **before you go – learn to touch type**, it's the best bit of advice in this entire book.

### Information Technology on Campus

Most American universities possess the most current technology as a way to attract students. Students should have access to a mainframe system that will probably contain many software programs and electronic mail. Your university may also offer a media services centre with facilities such as televisions, VCRs, foreign videotapes and recordings of international news broadcasts, and language laboratories with instructional videos and tapes.

## BOOKS REQUIRED

Professors will ask you to purchase books required for their courses. Some classes can require up to 10-15 books and they are expensive. If you are taking 3-4 classes you may need as much as \$300 for books alone. The editions of these books are often not in the library and American students are not accustomed to sharing books. Try to find used books at the university bookstore or in shops close to campus.

At the end of the year, students can usually sell their books back to the university bookstore for up to 50% of the original cost, or sell them to other students.

## REGISTRATION

Registration is the process through which students select courses to be taken each term. Every school has a different system and it is essential to familiarize yourself with the procedure.

Many universities offer registration over the phone. Phone registration is faster than standing in a queue and you can use any touch-tone phone. However, if the courses you want are all full and you don't have alternatives planned, you are stuck leafing through your course schedule looking for any class that will fit in your schedule and very often end up in Basket Weaving 101.

There are a few things you can do to make registration easier and faster. If you have to submit a registration form, be sure it contains all the necessary signatures. Decide ahead of time, perhaps with help from your AA or ISA, which classes you'd like. A course catalogue will list all available courses. Pay attention to prerequisites and possible time conflicts. Prepare a list of

alternative classes in case any of your first choices are full.

You may need a university ID prior to registration. Also take your passport, visa, or letter of acceptance with you to registration - better to be safe than sorry!

Check with your ISA or AA to see if you can pre-register for autumn classes over the summer from your home country.

### **Drop/Add:**

What do you do if one class you really want to take is full? Take advantage of the wonderful drop/add system. Talk to the professor of the course you really want and discuss the possibility of you getting in to his/her course. If you cannot meet with the professor, attend the first class and put your name on a waiting list if possible.

Places that become available after classes begin are usually assigned on a priority system. Senior students majoring in that field get first priority, and first-years get last priority. If you are an exchange student, you can plead to get bumped up the list as you are there for only one or two semesters. Keep going to every class and keep checking to see how many places there are and where you are on the list. With a little perseverance you'll soon be in the classes you want!

### **Levels Of Classes:**

It is important to recognize the class level for which you will be allowed to register. The following is a rough guide to the type of levels you can expect:

<b>Class Level</b>	<b>Year</b>
100-300	Freshman/Sophomore (1 <sup>st</sup> and 2 <sup>nd</sup> year)
300-400	Junior (3 <sup>rd</sup> year)
400-500	Senior (4 <sup>th</sup> year)

While classes are often open to all years, exchange students will usually be expected to take 300-400 level classes. Check with your AA to be sure that you register for the right level.

## **TYPES OF CLASSES**

### **Lectures**

The typical course format is three hours of lecture plus an hour discussion section per week, per course. Professors usually give lectures, but at larger universities or in larger courses, Teaching Assistants (TAs), who are students who have already taken the course or graduate students who specialize in the subject, may also lecture. Students enrolled in the course are then divided into smaller discussion sections, which are usually led by a TA. The discussion section serves a different purpose for every course; it may be a place for students to ask questions, or it may be treated as a time to review the material presented in lecture.

Attendance in lectures is highly recommended, as correspondence between lecture material and exam questions/paper topics is normally very high. Attendance in your discussion section is usually mandatory, and often professors note attendance or absence and it affects your final course grade.

## Seminars

Professors use a discussion-oriented format to continually interact with students in a seminar. Seminars are limited in size. Attendance is mandatory in the classes and after a certain number of absences a professor may lower a student's grade.

## Labs

Labs are primarily for science or language courses, and involve several hours of scientific experiments or listening to foreign language tapes.

## Studios

Art and performing art courses usually provide studio time, which involves hands-on experience with machinery or time on the dance floor or stage. Again, attendance in these classes is usually mandatory and may have a bearing on your final grade.

## THE GRADING SYSTEM

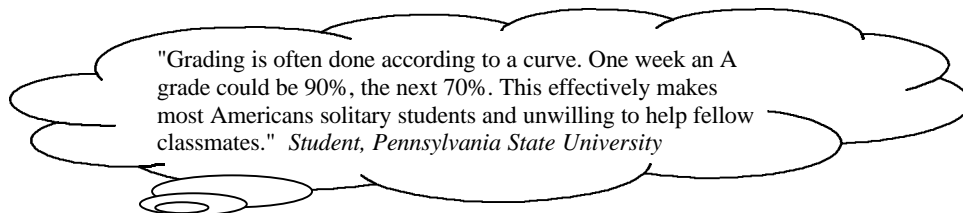
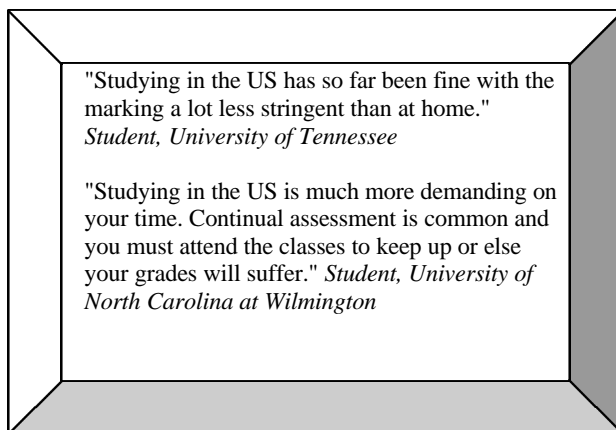
American universities employ a system of continual assessment whereby everything you do will influence your final grade. Exams (usually at least two per term), tests, quizzes both announced and unannounced, written assignments, problem sets, lab reports, lab practicals, and class participation may all be used to determine your final grade, so it is essential to keep up with reading and course work.

The range of intensity of coursework from university to university differs, as you can see from the students' quotes below.

Another difference is the grading scale. The following chart gives the percentage-letter grade scale:

100-90%	A	Excellent
89-80%	B	Good
79-70%	C	Average
69-60%	D	Below Average
59-50%	E	Failing
49-0%	F	Failing

A 60% paper in South Africa would be 80-90% in the US. Work rated C or above is usually required of an undergraduate student to continue his/her studies. Grades P (pass), S (satisfactory), C (credit) and NC (no credit) are also used.



Another grading method is the grade curve, whereby your letter grade is awarded relative to how the class does as a whole, not by the percentage that you receive.

## What Is A GPA?

Grade Point Average. A Cumulative Grade Point Average (CGPA) is the GPA for all courses taken throughout the degree program. GPA assigns a numerical value to the letter grade:

A = 4.0  
B = 3.0  
C = 2.0  
D = 1.0

Multiply the number of credits by the numerical value and divide by the total credits. For example:

Grade	Value	Credits	Total
A	4.0	3	12
B	3.0	3	9
C	2.0	3	6
<b>Total</b>	<b>9</b>	<b>27</b>	
<b>27 divided by 9 = 3.0 GPA = B average</b>			

Pass/Fail is an alternative grading scheme. This option relieves some of the pressure of your course work, but will not give an accurate a representation of your performance as a letter grade would. Generally, pass/fail is only an option for elective classes. Check your Course Catalogue to find out if your university has this option.

Most universities will also award Honors distinction to a degree. Summa cum laude, magna cum laude, and cum laude are the terms of distinction in descending order. Certain universities give cum laude honors to those with a 3.5 GPA or higher; magna cum laude to those with a 3.75 GPA or higher; and summa cum laude to those with a 4.0 GPA. Other universities require you to fulfil additional credits or write an honors thesis.

### UNIVERSITY CLUBS

Many colleges offer a variety of organizations and committees aimed specifically at graduate students. Although some clubs and societies are dominated by and made for undergraduate students, it is important for postgraduate students to take the initiative and become involved.

Within most university departments, there are different committees and groups. The English Department, for example, might have a creative writing club. A great way to become socially involved with the department is to join some of these to become orientated with other students and faculty. This is an excellent way to make contacts and to become involved in the student social life.

"Even in a small town there are lots of activities. I have been coaching soccer for a few years now. The kids are great, the parents are very supportive and I get the chance to give something back."

*Student, Virginia Tech University*

It is important for students to immerse themselves in the many activities available and to become acquainted with a wide variety of people and not just international students. The best way to find out about the American culture is to become involved with Americans. Students will learn much more about the American lifestyle and culture by keeping an open mind. Students may discover that Americans are very curious about the South African lifestyle and culture and this will most definitely be a great

topic of conversation.

One way of getting to know your American counterpart is by sharing housing accommodation either on or off campus. Many students thoroughly enjoy living with Americans to discover first hand the many differences of American culture and lifestyle.

### LOCAL COMMUNITY

Students may discover a variety of local community groups that are readily available. Charities and volunteer work may be a good way to become involved with important issues and to meet new people. Some like to become active with local churches in the university area.

Local sports groups provide another great means of getting to know the community, especially other Americans. Since many universities do not allow graduate students to play at competitive level, this may be an alternative to university sports teams. This may provide another cultural eye opener as the sports and rules can vary from the US to South Africa. For example, students can give their American counterparts some helpful hints on how to play cricket or rugby!

### COLLEGE SPORTS

College sports are another great way to get involved with extracurricular activities on campus. Unfortunately, there are all sorts of eligibility rules that may prevent many postgraduate students from participating in sports teams at US universities.

"Sports in many cases are not an option at more competitive level: Ivy League rules differ from other universities, and rules differ by sport.... some sports at Ivy League schools are simply prohibited to all grads -e.g. rowing." *Student, Cornell University*

For postgraduates, the chances of being able to represent your university team are very slim, and in most cases, this also means that training with them will be highly unlikely. However, since US sports facilities are far superior to any you will find on a South African campus, it is probable that they are rented out (although at less convenient times) to other students and private users. Therefore, a student could join a local team and still have the convenience of training locally. Also depending on your skill level, students may be given the opportunity to coach.

If you are interested in pursuing a sport, get in touch with the university coach before your arrival. Contact details should be shown on the university Web site or in the sports directories available at the Educational Advisory Service's library.

In addition, students who want to participate in sports can investigate the possibility of sports programs within the college, which at some campuses is unbelievably extensive. Intramural sports are for both undergraduate and postgraduate students, and like everything else, may involve a fee. If you want to participate in intramural sports, be organized about it and get in touch with the intramural program coordinators early in the year. As far as recreational facilities, such as pools, weight rooms and exercise rooms, most universities allow students access at specified hours.

## **THEATRE**

The theatres in America are a great source of entertainment, and depending which city you are in, you might find a wide variety to choose from. Unfortunately, depending on which shows you are seeing, the theatre prices in London are generally much cheaper than in the US, especially for Broadway shows. Students may find special deals in local papers or advertised elsewhere. University theatre shows are quite professional and entertaining, and you may be able to get discounted tickets by showing an international student identity card (ISIC) or your university issued student ID.

## **FILMS**

You will have the added bonus of seeing movies before they come out in South Africa. Ticket prices for a movie can be high, but there are bargain cinemas where you can see movies that have been out for a long time (but still not out in South Africa) for \$2 00.

## **DINING HALLS**

Participating in the University meal plan is an excellent way to meet people of all departments and to make new friends. Economically, the dining halls are usually a very good deal and most universities offer a wide and varied fare. Socially, the dining halls at some universities are the place to be seen and to make plans for later evening activities. Post-graduates living off campus may find buying a meal plan both economical and a way to avoid isolation from the rest of the campus life.

## **BEER AND DRINKING**

Beer can sometimes be cheaper in America, but with the many different micro-brews (locally made beer in each city) and imports to choose from, it is becoming more expensive.

Of course the discussion of beer necessitates an argument about the drinking age. The Federal Law making the drinking age 21, however, is very strictly enforced. If you are under 21 you will

"The bar really does not exist as a social center, which was a surprise after South African university life, which often revolves around the bar, even for tee-totallers" *Student, Princeton University*

not be admitted to a public bar and you will not be permitted to purchase liquor. On the other hand, American drinking laws are more liberal and sensible than those in South Africa, bars stay open all afternoon and most are often open until 1:00-2:00 am. The bar

may not be as much of a social center as your local pub, however, especially for undergraduates who have many fraternity and sorority parties to choose from.

One important word of warning - do not walk around in public with a beer in your hands or you are liable to wind up in the nick! Drinking alcohol in public (e.g. on the street) is illegal.

## SECURITY

Female students should avoid walking around campuses at night alone. Many universities offer an escort service for students to use if they need to walk around at night alone. Many American campuses are targets for crime in both urban and rural areas. Most universities have emergency call boxes located around campus to directly access police emergency lines. Be sensible and be aware, find out what the security services on your campus offer.

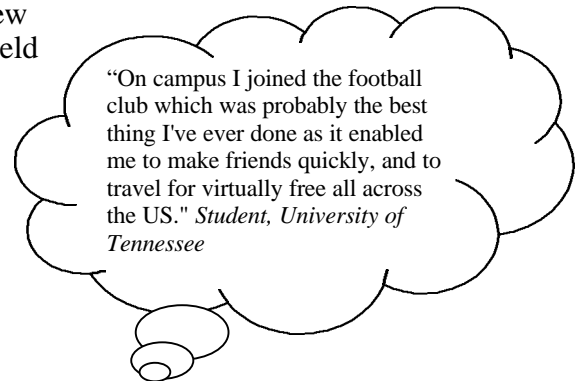


# SOCIAL - Undergraduate

12<sub>B</sub>

## GETTING INVOLVED

Getting involved on campus is the best way to meet new friends. There are loads of organizations to join and meld with Americans. Most campuses have a Student Activities Office that can lead you in the right direction and tell you what's happening on campus. Campuses are crawling with student-run radio, TV, newspapers, athletic teams, social fraternities and sororities that are always looking for new members.



## STUDENT DISCOUNTS

One student perk (besides the lovely photo of you on the ID card) is "STUDENT DISCOUNTS." Many businesses around campus may offer discounts to students with a university ID card. Included are restaurants, dry cleaners, hairdressers and theatres and cinemas. There are also practically free films shown on campus and cheap "2nd run" cinemas.

Speaking of films, you will have the added bonus of seeing movies before they come out in South Africa. Ticket prices can be pricey, but there are bargain cinemas where you can see movies that have been out for some time (but still not out in South Africa!) for \$2.00.

## COLLEGE SPORTS

You may be amazed at first at the enthusiasm that college students have towards their sports team. There's no greater feeling when you walk into the football stadium and everyone has on your school colors, chanting and hollering for your team... especially when you're winning! Some universities charge admission for games or students buy an annual pass which is good all year long for any sport. These athletic passes range in price, and some universities don't charge a thing. It is definitely worthwhile to go to the games and the cultural experience is phenomenal.

Getting involved in the sports is just as much fun! Intramural programs at some colleges are quite extensive, so it should be no problem finding your niche. If you don't want to join a team, but still enjoy working out, most universities have student fitness centers. They are generally staffed by students and have an array of facilities, from swimming pools, weights, spas, aerobics classes and massages!

## DINING HALLS

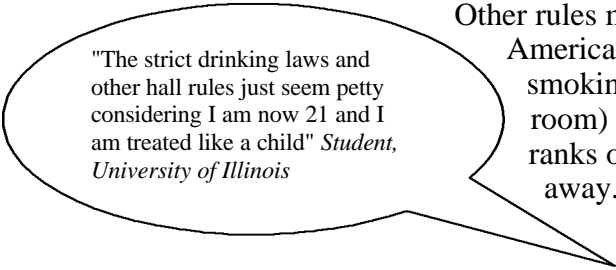
Although the food may leave something to be desired, many universities are trying to improve their menus. There's more to choose from in recent years, with low fat options and vegetarian fare. Even the pickiest eater can find something edible from salad to pasta to burgers and fries. Most meal plans are varied and allow you to "eat as much as you like". Eating in the dining hall is also easier than trying to cook for yourself. The cafeteria can be the place to hang out and find out the

gossip on later evening activities.

## **RULES AND REGULATIONS**

Many South African students may not be used to the residence hall life-style. Along with the crazy nights, hall life comes with rules and regulations that may seem patronizing. Most halls have basic "noise restrictions" from 1 lpm-9am and depending on your hall, these rules can be strict or quite lenient.

Another rule that South Africans may not be used to is the drinking age, which Americans take quite seriously. The federal drinking age in the US is 21. If you are caught drinking in your hall by any member of staff they have the option of doing a number of things; of which the most severe would be contacting the local police, but you usually can get away with a warning. The drinking age is not a joke and many South Africans may be surprised to the serious attitude Americans have towards it. Even if you are of legal drinking age, you CANNOT carry an open container of alcohol around with you as this is illegal.



"The strict drinking laws and other hall rules just seem petty considering I am now 21 and I am treated like a child" *Student, University of Illinois*

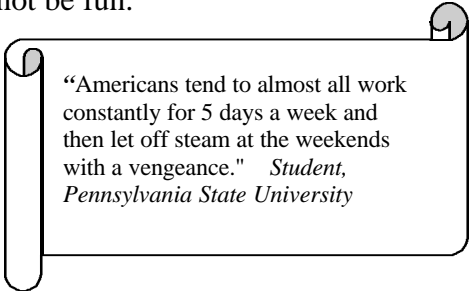
Other rules many may not be familiar with concern smoking. America is trying to become a "smokefree" society, so smoking in any building on campus (this includes your own room) is restricted. Those wishing to smoke will join the ranks of students huddled just outside the door puffing away.

## **PARTY SCENE**

The party scene in some universities can be wild and quite a bit of fun! On campus parties and "frat house" parties are common; as is trying the nightlife downtown. Beware of on campus parties as campus police can break them up and the fun can end early. If you're caught doing anything illegal on university property, the consequences will not be fun.

## **FRATERNITIES AND SORORETIES**

Fraternities and sororities are another component of American student campus life. Weekend parties at the Fraternity and Sorority house are popular attractions with their free beer and music, although not as wild and raucous as their notorious Animal House reputation.



"Americans tend to almost all work constantly for 5 days a week and then let off steam at the weekends with a vengeance." *Student, Pennsylvania State University*

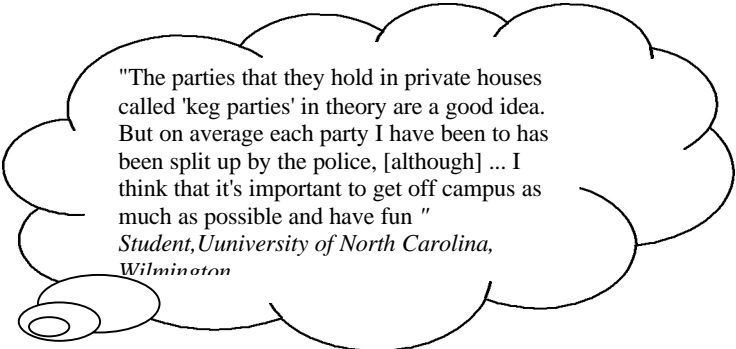
Fraternities and sororities often sponsor philanthropic activities and give members an opportunity to develop organizational and social skills. Members of the so-called Greek organizations (after their Greek-letter names) sometimes live in designated housing and pay annual membership fees.

Membership in fraternities and sororities in some universities are about 30% of the undergraduate population. You can become a member by 'pledging' for a semester. This of course has its pros and cons. There are enough activities on campus that no one needs to feel as if they can be only a part of one group. Take your time to experience everything and figure out

what's right for you. Joining a frat or a sorority is not free, though. Be sure to check out all costs before pledging.

## **CAMPUS SECURITY**

Most college campuses have security staff or police that patrol day and night. You don't have to be a genius to figure out that travelling at night by yourself isn't safe. Many campuses have an escort service that will pick you up and drive or walk you to any other destination on or around campus. These services are usually free to students and operate until the wee hours of the morning (2 or 3am). So, be safe and call the escorts or walk with a buddy. As most campuses are relatively safe, it may be better to wait a few minutes and call for a ride than to regret it later.



"The parties that they hold in private houses called 'keg parties' in theory are a good idea. But on average each party I have been to has been split up by the police, [although] ... I think that it's important to get off campus as much as possible and have fun "

*Student, University of North Carolina,  
Wilmington*

On a serious note, the topic of date rape needs to be addressed. One frightening drug that is sweeping across campuses is Rohypnol or "roofies," known as the date rape drug. This drug looks as innocent as aspirin, but when mixed with alcohol, "roofies" produces lowered inhibition and amnesia. Victims of "roofies" are, while still conscious, easily taken advantage of and will have no memory of happenings while they were drugged. Because the drug is colorless and odorless, it can be slipped into any beverage and is virtually undetectable. Manufacturers of the drug are now coloring tablets blue. Drink responsibly at parties, never let someone else fill your cup and always keep an eye on your drink.

# 13

## AMERICA & ME

Many South African students raised on a diet of American TV shows feel that they know America and Americans even before they set foot on American soil. Part of the initial fun is spotting the stereotypes but within a few weeks they usually find that ordinary Americans are rarely like their TV counterparts.

The US and SA have bonded closer culturally in many respects, but with similarities come differences. The US and its some 260 million in-habitants have assimilated a plethora of other cultures to create a unique multicultural environment that is different in many respects to South Africa. The following are just a few observations and impressions that many international visitors have made about America.

### 50 STATES OR 50 COUNTRIES?

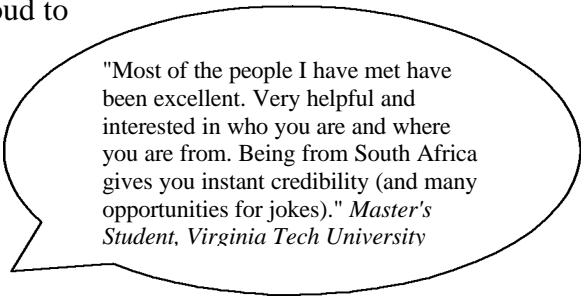
The sheer size of the US can make for vast differences in attitudes and values among Americans. For example, the lifestyle and ideas of a Californian can be contrasted with those of a New Yorker just as the traditional "Vallie" view can be contrasted with that of the "KZN-er."

America is officially comprised of 50 separate states, each with its own legal system and cultural identity. There are also more informal regional groupings based on history, physical geography and cultural traits. An easy way to split the US is into four quarters: East, West, Midwest and South. More commonly defined regions are: New England, Mid-Atlantic, Midwest, South Atlantic, Deep South, Southwest, Mountain and Pacific. Once you have traveled around the US you may find it hard to say what makes a 'typical American'.

### YOU'RE FROM WHERE?

The geographical naivete of your average American may come as a surprise to an international student arriving in the US. While many Americans are proud to show off their international ancestry ('I'm an Italian-American', 'I'm quarter Dutch'), many come unstuck when it comes to pinpointing their country of origin on a map.

Don't be put off by this, but instead, embrace this opportunity to share your wealth of knowledge of your home country. Americans are very curious about other cultures.



"Most of the people I have met have been excellent. Very helpful and interested in who you are and where you are from. Being from South Africa gives you instant credibility (and many opportunities for jokes)." *Master's Student, Virginia Tech University*

### THE 'FRIENDLY AMERICAN'

Americans are famous for being friendly and usually will accept you quickly and treat you informally in almost all social functions. You should be aware, however, that this does not always mean that a long-lasting, intimate friendship will follow. Some international visitors have a difficult time with this and become disillusioned by the casual "American way" of acknowledgement. Remember that deep friendships take a long time to develop in the US as in most other countries. A common greeting in the US is "Hi, how are you?" even at the

supermarket checkout. Beware this is not an invitation to discuss your general well being. You should reply with "Good, how are you?" or a "Fine, thanks" and move on.

## **SPEAKING YOUR MIND**

When Americans ask a straightforward question, they expect a straight answer. Though it is considered quite normal to jump right in and say what's on your mind, you needn't discuss what you don't want to. Try and share your ways and ideas, while using this time to learn more about America's general opinion. Americans are genuinely curious about other cultures.

**"One person on my floor thought that South Africans had lions in their gardens!" Undergraduate Student, University of Richmond, Virginia.**

## **STATE OF INDEPENDENCE**

Individual rights and responsibilities are paramount in US society. Government intervention is viewed with suspicion, hence the unsuccessful attempts to institute a national health service and the patchy public transport systems around the US. It may also explain America's fear of all things remotely left wing.

"You have to come with an open mind and be ready to assimilate." *Undergraduate Student, University of Tennessee*

A high premium is placed on success, which imbues Americans with a strong competitive spirit - witness the competition among college students to maintain straight 'A's. On the other hand, there is a strong trend of giving to charity and serving the community through voluntary work.

## **CONSUMERISM**

'The customer is king' and the concept of 'choice' are deeply imbedded into the American psyche, which explains why customer service is regarded as superior and the variety of goods to choose from is overwhelming.

This is the land of freedom where the consumer reigns supreme. But unfettered consumer choice does have its downside. Try ordering a sandwich, and it takes about half an hour to specify one's precise, utility maximizing bundle of fillings." *Ph.D. Economics student, Stanford University*

## **SMOKING**

No Smoking laws are strongly enforced in the US. Some states and cities have tried to ban smoking in all public areas. Owing to the strength and volume of the no smoking lobby, if you are a smoker take care about where you are

"It's striking how few people smoke out here. On campus, the whiff of a distant cigarette brings back a wave of nostalgic yearnings for the motherland." *Ph.D. Economics student, Stanford University*

permitted to smoke. If you are ever in doubt, ask.

## BUSINESS HOURS

Business hours for offices in the US are usually from 8-9 AM to 5-6 PM. Retail shops and stores do not close over lunch and will often remain open for longer hours. There are grocery stores open 24 hours, 7 days a week, even in rural areas! Business hours for walk-in banks are generally 9-5 PM with extended hours common on Fridays, and are sometimes open from 9-noon on Saturdays. Bank drive-through service, available at most banks, is usually open until at least 5 PM Monday through Thursday and often until 6 PM on Fridays.

## ONE NATION UNDER GOD

Although a secular society in terms of its government, America is home to a wide variety of religious groups. Freedom of religious expression is enshrined in the Bill of Rights. Most are Christian and are one of the Protestant denominations although Islam is one of the fastest-growing faiths. Many private universities in the US were founded by a particular religious group whose core beliefs may be reflected in the curriculum, e.g. no beards or coffee at Brigham Young University (Mormon).

Born Again Christians are more common in the south and preachers like Jerry Falwell are definitely worth a look but do not reflect the mainstream Christian churches.

Americans are also extremely patriotic in comparison with South African people. Nowhere is this patriotism more evident than in the reverence of Old Glory, the Stars and Stripes. School children pledge allegiance to the American flag each day and major sports events start with everyone singing the national anthem. You may find the Stars and Stripes is on display in many buildings and towns throughout the year. Flag burning is a definite no no!

"Never lose your accent; it's a great asset. Calling people 'chap', 'bloke', 'china' and even using South African 'cuss words' all seem to go down well. But do be prepared for 'Gee, I do LOVE that *Australian* accent!'" *Ph.D. Economics student, Stanford University*

## TELEVISION

For the average South African TV viewer used to a mere 4 channels, US TV can be rather overwhelming in terms of choice and an inordinate amount of breaks for adverts. There are four major TV networks, which broadcast free across the US: NBC, CBS, ABC and Fox.

Most Americans however subscribe to their local cable TV provider to obtain a further 20-50 channels which range in content and quality. Shows like Cheers and Seinfeld are in "syndication" where independent TV companies have bought the show and repeat it over and over again. There is an obsession with ratings particularly for "prime time" programs shown between 7pm and 11pm and a series can be ruthlessly cut mid-season if it fails to make the ratings.

PBS is the national public broadcasting system and is a good place to escape from endless adverts and also find South African favorites like

Mr. Bean, Monty Python, and other British and non-American programs.

"Toast and tea has quickly become a muffin and a short, skim, dry latte (once I had mastered the correct terminology)" *LLM student, Harvard University*

## TALKING AMERICAN

There are certain words you might like to review that differ in spelling or pronunciation or possibly don't exist in the average American's vocabulary! However, keep your accent and slang, as Americans automatically conclude from your accent that you're superior in intelligence, wit, and class.

## SPELLING YANKEE STYLE

### SOUTH AFRICAN

Labour  
Colour  
Neighbour  
Honour  
Programme  
Check  
Specialise  
Orientate  
Aluminium  
Centre  
Aeroplane  
Organisation  
Whilst

### AMERICAN

Labor  
Color  
Neighbor  
Honor  
Program  
Check  
Specialize  
Orient  
Aluminum  
Center  
Airplane  
Organization  
While

## LINGO BINGO

### I think...

rail/coach  
queue  
loo  
petrol  
ginger hair  
lift  
lorry  
boot  
bonnett  
pavement  
kilos  
bin  
rubber  
crisps  
chips  
rubbish  
fancy  
pissed  
trousers  
lemonade

### I mean...

'train' & 'bus'  
to 'line up'  
'bathroom' or 'restroom'  
'gas'  
'redhead'  
"elevator"  
'truck' or 'semi'  
'trunk'  
'hood'  
'sidewalk'  
'pounds' or 'lbs.'  
'waste paper basket'  
'eraser'  
'chips'  
'fries'  
'garbage' or 'trash'  
'I like you'  
'wasted'  
'pants'  
'7-up' or 'Sprite'

## **CULTURE SHOCK**

Culture Shock" is the psychological disorientation experienced by most people when they move into a different culture for an extended period of time. It can cause intense discomfort and frustration, often accompanied by irritability, bitterness, resentment, homesickness, and depression. It is sometimes called "culture fatigue," as symptoms begin with excessive tiredness.

Culture shock is caused by the ambiguity of your new situation, which combined with small misunderstandings can cause frustration. There are several stages you can expect to go through while assimilating into a new culture.

### **Initial Euphoria**

Most people begin their time abroad with excitement and a positive outlook. The high expectations that come with that excitement can be difficult to realize. You'll initially be impressed with how people are really much alike. This period can last for a week or a month, but letdown is inevitable.

### **Irritability and Hostility**

Your focus gradually turns to the differences between people. Small, insignificant difficulties turn into major catastrophes and culture shock is in full bloom. You may experience:

- Compulsive eating / drinking
- Irritability
- Marital / Family tension
- Loss of ability to work effectively
- Unexplainable fits of weeping
- Physical ailments
- Homesickness
- Boredom
- Withdrawal (avoiding host nationals, spending excessive time alone or reading)
- Stereotyping of/ hostility towards host nationals

### **Gradual Adjustment and Adaptation**

When you realize that this disorientation is a normal part of living in a new culture, you can be reasonably sure the depressed feelings will pass. Culture shock can eventually create tolerance and understanding for your host country.

### **The Prescription**

Keeping busy and setting goals are the most important steps to getting over culture shock. Here are some helpful hints:



- ✓ Write in a journal
- ✓ Develop new friendships
- ✓ Share feelings with others
- ✓ Don't expect too much of yourself
- ✓ Eat well and get lots of rest
- ✓ Do things you enjoy
- ✓ Gather information about your host country
- ✓ Don't disparage yourself/your host country
- ✓ Think positively about changes/differences

## **SUPPORT SYSTEMS**

You are not alone. While you may be the only student from your country, there are many people around you who can make your stay more enjoyable. Your International Student Advisor, host family, Resident Assistant, other international students and your American roommate can help you feel more at home. Universities also have health care centers and offer counseling services for students.

Because your main network of support will still be in your home country, you should prepare to feel homesick. Keep in touch with your family and friends at home, bring photos and other familiar items, and keep up with the local news via Internet.

## **REVERSE CULTURE SHOCK**

Culture shock can be just as troublesome when returning home. Not only have you changed, but things at home have changed as well. Whilst these changes may be small (new neighbors, your sister has taken your bedroom), you were not there to experience them and may feel left out.

It may be frustrating to find that no one shares your interest in the time you have spent abroad. While they do want to know if you've had a good time, few people will enjoy listening to more than a few of your stories. Just like when you were in the US, it is important to look after yourself, do things you enjoy, and think about the positive changes. Though it will take some time, you will eventually readjust to life in your home country.

## APPENDIX I

### Holidays and Conversion Tables

#### AMERICAN HOLIDAYS (PUBLIC HOLIDAYS)

New Year's Day	1st January
Martin Luther King Day	3rd Monday in January
President's Day	3rd Monday in February
Memorial Day	Last Monday in May
Independence Day	4th July
Labor Day	1st Monday in September
Columbus Day	2nd Monday in October
Veteran's Day	11th November
Thanksgiving	4th Thursday in November (the next day is often a Holiday)
Christmas Eve Christmas Day	24th December 25th December

#### CONVERSION TABLES:

##### Women's dresses and suits

South African	8	10	12	14	16	18
US	4	6	8	10	12	14

##### Women's shoes

South African	3	4	5	6	7	8
US	5	6	7	8	9	10

##### Men's shoe sizes

South African	6	7	8	9	10	11
US	7	8	9	10	11	12

#### US MEASURES

1 US liquid pint	=.473 litres
1 US quart	=.946 litres
1 US gallon	=3.78 litres
1 US inch	=2.54 cm
1 US foot	=30.48 cm (.304 metres)
1 US yard	=91.44 cm (0.914 metres)
1 US mile	=1609 metres (1.6 kilometres)

#### TEMPERATURE

Fahrenheit	0	10	20	30	32	40	50	60	70	80	90	100	212
Celsius	-18	-12	-7	-1	0	4	10	16	21	27	32	38	100

## APPENDIX II

### Useful US Telephone Numbers and Web sites

Service	Telephone Number	Web site
Emergency	911	
Operator assistance	dial 0	
AT&T operator	10 ATT 0	
Directory inquiries (within the area code)	5551212	
Directory inquiries (outside the area code)	1 (area code) 555 1212	
AT&T	1 800 222 0300	<a href="http://www.att.com">www.att.com</a>
MCI	1 800 444 3333	<a href="http://www.mci.com">www.mci.com</a>
Sprint	1 800 366 1044	<a href="http://www.sprint.com">www.sprint.com</a>
800 directory inquiries	1 800 555 1212	
Social Security	1 800 722 1213	<a href="http://www.ssa.gov">www.ssa.gov</a>
AAA	(407) 444 7000	<a href="http://www.aaa.com">www.aaa.com</a>
Internal Revenue Service	1 800 829 3637	<a href="http://www.irs.gov">www.irs.gov</a>
<b>1 800 TRAVEL NUMBERS:</b>		
AMTRAK	1(800) USA RAIL	<a href="http://www.reservations.amtrak.com">www.reservations.amtrak.com</a>
Greyhound	1 800 231 2222	<a href="http://www.greyhound.com">www.greyhound.com</a>
Howard Johnson Hotels	1 800 I GO HOJO	<a href="http://www.hojo.com">www.hojo.com</a>
Air Canada	1 800 776 3000	<a href="http://www.aircanada.com">www.aircanada.com</a>
American Airlines	1 800 433 7300	<a href="http://www.aa.com">www.aa.com</a>
Continental Airlines	1 800 525 0280	<a href="http://www.continental.com">www.continental.com</a>
Delta Airlines	1 800 221 1212	
Northwest Airlines	1 800 225 2525	<a href="http://www.nwa.com">www.nwa.com</a>
South West Airlines	1 800 I FLY SWA	<a href="http://www.iflyswa.com">www.iflyswa.com</a>
United Airlines	1 800 241 6522	<a href="http://www.ual.com">www.ual.com</a>
US Airways	1 800 428 4322	<a href="http://www.usairways.com">www.usairways.com</a>
Virgin Atlantic Airways	1 800 862 8621	<a href="http://www.fly.virgin.com">www.fly.virgin.com</a>
Super8 Motels	1 800 800 8000	<a href="http://www.super8.com">www.super8.com</a>

#### **South African Embassy and Consulates**

Visit the following Web site for a directory of all South African Consulates in the US: [www.statsa.gov.za](http://www.statsa.gov.za)

South African Embassy:

3051 Massachusetts Avenue NW

Washington, DC 20008

### **APPENDIX III**

#### **STATE ABBREVIATIONS:**

Alabama	(AL)	Nebraska	(NE)
Alaska	(AK)	Nevada	(NV)
Arizona	(AZ)	New Hampshire	(NH)
Arkansas	(AR)	New Jersey	(NJ)
California	(CA)	New Mexico	(NM)
Colorado	(CO)	New York	(NY)
Connecticut	(CT)	North Carolina	(NC)
Delaware	(DE)	North Dakota	(ND)
Florida	(FL)	Ohio	(OH)
Georgia	(GA)	Oklahoma	(OK)
Hawaii	(HI)	Oregon	(OR)
Idaho	(ID)	Pennsylvania	(PA)
Illinois	(IL)	Rhode Island	(RI)
Indiana	(IN)	South Carolina	(SC)
Iowa	(IA)	South Dakota	(SD)
Kansas	(KS)	Tennessee	(TN)
Kentucky	(KT)	Texas	(TX)
Louisiana	(LA)	Utah	(UT)
Maine	(ME)	Vermont	(VT)
Maryland	(MD)	Virginia	(VA)
Massachusetts	(MA)	Washington	(WA)
Michigan	(MI)	West Virginia	(WV)
Minnesota	(MN)	Wisconsin	(WI)
Mississippi	(MS)	Wyoming	(WY)
Missouri	(MO)	District of Columbia	(DC)
Montana	(MT)		

## APPENDIX IV

### Manage Your Time

by Marc Isenberg

If you're interested in studying at a university in the United States, you need to learn to manage your time effectively. From a professor's perspective, they are not interested in wasting a valuable time on someone who is not dedicated to staying the course.

One of the problems with high school is that it can mask some bad habits. In high school, your time is pretty much accounted for. Even when you get home from a long day of school and sport, your parents will probably suggest (you probably call it nag) that you do your homework, clean your room, get off the phone, take out the garbage, and go to sleep at a reasonable hour. You're thinking, I can't wait to get to college, when I won't have to answer to my parents!

In college, the safety net of your parents is removed. You're supposed to go to class and do your homework, but you don't have the equivalent of someone telling you what to do.

Being organized — which involves keeping your goals in mind, staying on top of things, anticipating demands on your time, and planning accordingly — is one of the most important skills you can learn. Achieving well at university takes great discipline. While some of your friends are hanging out at malls, going to movies, playing video games, you're going from school to library to study to sleep. Then repeat it again tomorrow. In five years, I promise, you will not regret that your crowning high school achievements did not include becoming a master Dreamcaster or a Reel World fanatic.

If you're like most of the rest of us, learning to be organized will be either very hard or extremely difficult. But once you get in the habit of doing things the right way, you'll never want to return to Disorganization Hell. As someone smart put it, "If you don't have time to do it right the first time, when will you have the time?"

To accomplish goals we have to plan our time. I remember more than one weekend when I had to write a paper or cram for a test instead of playing sports or going to a movie with my friends. Why? Because I hadn't planned to get my schoolwork done. In fact, I had wasted a lot of time watching TV, which was nowhere near as much fun as the activities I had to miss. Even quality goofing off requires planning.

Here are some basic tips to help you succeed academically in the United States:

#### **Keep it simple**

Whole books have been written about time management. This may be overkill. Basically, figure out what your priorities are and make sure you're putting the bulk of your time into those areas. Of course, sometimes you have to handle a non-priority area because it's urgent, like your roommate is locked out of the car and you have to bring him the spare set of keys. But think about the last few weeks. Are you always reacting to events, or are you in control? If you spend most of your time "putting out fires" rather than accomplishing your objectives, try to figure out

what you can do to change the situation.

### **Start with a date book...**

Do you know what you will be doing next Tuesday at 4PM? Or four weekends from now? The first step in taking control of your time is to get a date book, if you don't already have one. Date books come in many styles and prices, including electronic organizers. Get one that works for you and fits your budget. If you tend to lose things, do not invest big bucks in an electronic organizer. If you use a computer on a daily basis, consider one of the organizer programs that allow you to print out date book pages.

### **...And use your date book**

Now comes the big challenge. Owning a date book does not organize your life, any more than owning a textbook prepares you for a final. You've got to open it. Frequently. Keep your date book with you, even in your gym bag, and use it on a daily basis. Record homework assignments, practices, games, work, social appointments. Everything. You will be amazed at how easy it is to schedule two activities at the same time if you don't check your date book. Once you've filled the pages with things to do, look in the book every evening or every morning — whatever works for you — to be sure that you are carrying out your plans.

Once a week spend 10 or 15 minutes with your date book. Review how you've been spending your time, and look forward to see if your plans are designed to accomplish your goals. If you're not satisfied, figure out what you need to do and when to do it, and enter that information into your date book.

### **Staying organized**

Remember, getting organized and staying organized is a lifelong effort, but well worth it. If you lapse, don't give up, any more than you would if you made a bad meal or took a hurdle off the wrong foot. Keep working to improve your organizational skills. Learn to be effective even though you are under pressure. Pressure is part of the definition of life.

## **APPENDIX V**

### **10 Points to Remember When Applying for a Nonimmigrant Visa**

1) **TIES TO HOME COUNTRY.** Under U.S. law, all applicants for nonimmigrant visas are viewed as intending immigrants until they can convince the consular officer that they are not. You must therefore be able to show that you have reasons for returning to your home country that are stronger than those for remaining in the United States.

"Ties" to your home country are the things that bind you to your hometown, homeland, or current place of residence: job, family, financial prospects that you own or will inherit, investments, etc. If you are a prospective undergraduate, the interviewing officer may ask about your specific intentions or promise of future employment, family or other relationships, educational objectives, grades, long-range plans, and career prospects in your home country. Each person's situation is different, of course, and there is no magic explanation or single document, certificate, or letter, which can guarantee visa issuance.

2) **ENGLISH.** Anticipate that the interview will be conducted in English and not in your native language. One suggestion is to practice English conversation with a native speaker before the interview. If you are coming to the United States solely to study intensive English, be prepared to explain how English will be useful for you in your home country.

3) **SPEAK FOR YOURSELF.** Do not bring parents or family members with you to the interview. The consular officer wants to interview you, not your family. A negative impression is created if you are not prepared to speak on your own behalf. If you are a minor applying for a high school program and need your parents there in case there are questions, for example, about funding, they should wait in the waiting room.

4) **KNOW THE PROGRAM AND HOW IT FITS YOUR CAREER PLANS.** If you are not able to articulate the reasons you will study in a particular program in the United States, you may not succeed in convincing the consular officer that you are indeed planning to study, rather than to immigrate. You should also be able to explain how studying in the United States relates to your future professional career when you return home.

5) **BE CONCISE.** Because of the volume of applications received, all consular officers are under considerable time pressure to conduct a quick and efficient interview. They must make a decision, for the most part, on the impressions they form during the first minute or two of the interview. Consequently, what you say first and the initial impression you create are critical to your success. Keep your answers to the officer's questions short and to the point.

6) **SUPPLEMENTAL DOCUMENTATION.** It should be clear at a glance to the consular officer what written documents you are presenting and what they signify. Lengthy written explanations cannot be quickly read or evaluated. Remember that you will have 2-3 minutes of interview time, if you're lucky.

7) NOT ALL COUNTRIES ARE EQUAL. Applicants from countries suffering economic problems or from countries where many students have remained in the United States as immigrants will have more difficulty getting visas. Statistically, applicants from those countries are more likely to be intending immigrants. They are also more likely to be asked about job opportunities at home after their study in the United States.

8) EMPLOYMENT. Your main purpose of coming to the United States should be to study, not for the chance to work before or after graduation. While many students do work off-campus during their studies, such employment is incidental to their main purpose of completing their U.S. education. You must be able to clearly articulate your plan to return home at the end of your program. If your spouse is also applying for an accompanying F-2 visa, be aware that F-2 dependents cannot, under any circumstances, be employed in the United States. If asked, be prepared to address what your spouse intends to do with his or her time while in the United States. Volunteer work and attending school part-time are permitted activities.

9) DEPENDENTS REMAINING AT HOME. If your spouse and children are remaining behind in your country, be prepared to address how they will support themselves in your absence. This can be an especially tricky area if you are the primary source of income for your family. If the consular officer gains the impression that your family members will need you to remit money from the United States in order to support themselves, your student visa application will almost certainly be denied. If your family does decide to join you at a later time, it is helpful to have them apply at the same post where you applied for your visa.

10) MAINTAIN A POSITIVE ATTITUDE. Do not engage the consular officer in an argument. If you are denied a student visa, ask the officer for a list of documents he or she would suggest you bring in order to overcome the refusal, and try to get the reason you were denied in writing.

This document was produced by NAFSA: Association of International Educators. NAFSA would like to credit Gerald A. Wunsch, Esq., 1997, then a member of the Consular Issues Working Group, and a former U.S. Consular Officer in Mexico, Suriname, and the Netherlands and Martha Wailes of Indiana University for their contributions to this document. NAFSA also appreciates the input of the U.S. Department of State.



## GLOSSARY

**ACADEMIC ADVISER** - Member of the faculty who helps and advises the student on academic matters. He or she may also assist the student during the registration process.

**ACADEMIC YEAR** - The period of formal academic instruction, usually extending from early August or September to May or June, depending on the institution. The year may be divided into terms of varying lengths: semesters, trimesters or quarters.

**ACCREDITATION** - Approval of colleges, universities and secondary schools by nationally recognized private, voluntary associations. Institutional accreditation affects the transferability of credits from one institution to another before a degree program is completed.

**ADD/DROP** - A process at the beginning of a term whereby students can switch their schedules around, deleting and adding classes with instructor permission.

**ADVANCED PLACEMENT OR ADVANCED STANDING**- A waiver of some of the courses normally required for an undergraduate degree, granted to a student on the basis of prior study or experience (often indicated by performance on special examinations).

**ASSISTANTSHIP** - A study grant of financial aid to a graduate student that is offered in return for certain services in teaching or laboratory supervision, as a teaching assistant; or services in research, as a research, project or program assistant.

**AUDIT** - To take a class without receiving credit towards the degree for the class. Often at a reduced tuition/fee rate.

**BACCALAUREATE DEGREE** - The degree of "bachelor" conferred upon graduates of most US universities.

**BACHELOR'S DEGREE** - Degree conferred by an institution of higher learning after the student has accumulated a certain number of undergraduate credits. Usually a bachelor's degree takes four years to earn, and it is a prerequisite for studies in a graduate program. Equivalent to a SA Honors Bachelors degree.

**CAMPUS** - The land on which the buildings of a college or university are located.

**CARREL** - Study area usually reserved for graduate students in a library and available for a small fee (or absolutely free) on a first-come-first-served basis.

**CHANCELLOR (PRESIDENT)** - The rector or highest administrative officer of an academic institution.

**CLASS RANK** - A number or ratio indicating a student's academic standing in his or her graduating class. A student who ranks first in a class of 100 students would report his or her class rank as 1/100, while a student ranking last would report 100/100. Class rank may also be expressed in percentiles (i.e. the top 25 per cent, the lower 50 per cent).

**COLLEGE** - An institution of higher learning that offers undergraduate programs, usually four years in duration, which lead to the bachelor's degree in the arts or sciences (BA or BS). The term "college" is synonymous to "university".

**COLLEGE CATALOGUE** - An official publication of a college or university giving information about academic requirements, facilities, programs, courses, fees and student life.

**COMMUNITY, TECHNICAL OR JUNIOR COLLEGE** - An institution of higher learning that offers programs of up to two years duration leading to an associate degree in the arts or sciences (AA or AS) or to a technical degree. Credits earned at a community or junior college are

usually transferable to a four-year institution. Students on a two-year program prepare for semi-professional or technical employment. Community and junior colleges usually require a secondary school diploma or its equivalent for admission.

**CONCENTRATION** - Refers to a subject in which a student chooses to earn his/her degree.

**CREDITS** - Units institutions use to record the completion of courses of instruction (with passing or higher grades) that are required for an academic degree. The catalogue of a college or university defines amounts and kinds of credits that are required for degrees and states the value in terms of degree credit - or "credit hours" or "credit points"- of each course offered.

**COURSE** - Regularly scheduled class sessions of one to five (or more) hours per week during term. A degree program is made up of a specified number of required and elective courses and varies from institution to institution. Courses offered by an institution are usually assigned a name and number (such as Mathematics 101) for identification purposes.

**CUM LAUDE** - High distinction for academic excellence bestowed on a student at graduation.

**CUT** - A slang term for unauthorized absence from a class.

**DAY STUDENT** - A student who lives in non-campus administered living accommodation off the campus grounds and who commutes into campus every day for classes.

**DEAN** - Director or highest authority within a certain professional school within a university.

**DEGREE** - Diploma or title conferred by a college, university or professional school upon completion of a prescribed program of studies.

**DEPARTMENT** - Administrative subdivision of a school, college or university through which instruction in a certain field is organized.

**DISSERTATION** - Thesis written on an original topic of research, usually presented as one of the final requirements for a doctorate (Ph.D.).

**DUAL MAJOR** - A joint degree (pursuing two majors at once).

**ELECTIVE**- Course chosen by students that is not required for their major.

**FINANCIAL AID** - A general term that includes all types of money, loans and work/study programs offered to a student to help pay tuition fees and living expenses.

**FLUNK** - A slang term meaning to fail an examination or a course.

**FRATERNITY** - A male social organization often referred to as part of the "Greek system" (after their Greek letter inspired names).

**FRESHMAN** - A first-year student at a high school or university.

**FULLTIME STUDENT** - One who is enrolled in an institution taking a full course load; the number of courses and hours is specified by the institution.

**GRADE** - The evaluation of a student's academic work.

**GRADE POINT AVERAGE** - A system of recording academic achievement based on an average, calculated by multiplying the numerical grade received in each course by the number of credit hours studied and dividing by the total number of credits.

**GRADING SYSTEM** - Schools, colleges and universities in the United States commonly use letter grades to indicate the quality of a student's academic performance; A (excellent), B (good), C (average), D (below average) and F (failing). Work rated C or above is usually required of an undergraduate student to continue his/her studies; work rated B or higher is usually required of a graduate student to continue. Grades P (pass), S (satisfactory) and N (no credit) are also used.

**GRADUATE** - A student who has completed a course of study, either at the high school or college level. A graduate program at a university is a study course for students who hold bachelor's degrees.

**HIGH SCHOOL** - The last four years of the twelve-year public education program preceding university in the United States.

**HIGHER EDUCATION** - Post-secondary education at universities, junior or community colleges, professional schools, technical institutes, and teacher-training schools.

**ID** - An identification card issued to students at the beginning of the year for record keeping purposes, includes picture and number.

**INSTITUTE OF TECHNOLOGY** - An institution of higher education that specializes in sciences and technology, such as the Massachusetts Institute of Technology (MIT).

**INTERNATIONAL STUDENT ADVISER (ISA)** - The person associated with a school or university who is in charge of providing information and guidance to international students in such areas as US government regulations, student visas, academic regulations, social customs, language, financial or housing problems, travel plans, insurance and certain legal matters.

**INTRODUCTORY COURSE** - A course designed to give a brief introduction to a broad topic in a short amount of time.

**JUNIOR** - A third-year student at a high school or university.

**LAB** - A hands-on seminar-style class taken in conjunction with a lecture.

**LANGUAGE REQUIREMENT** - Students in many undergraduate/graduate programs must show a proficiency in one other language besides their own in order to receive a degree.

**LECTURE** - Common method of instruction in university courses; a professor can lecture in classes of 20 to several hundred students.

**LIBERAL ARTS** - A term referring to academic study of subjects in the humanities, the social sciences and the sciences. Also called "liberal arts and sciences", "letters and science", or "arts and sciences".

**MAINTENANCE** - A term referring to the expenses of attending university, including room, board, books, laundry, local transportation and miscellaneous expenses.

**MAJOR** - The subject or area of studies in which a student concentrates. Undergraduates usually choose a major after the first two years of general courses in the arts and sciences.

**MAJOR PROFESSOR or THESIS ADVISER** - For research degrees, the professor who works closely with a student in planning and choosing a research plan, conducting the research and presenting the results. The major professor serves as the head of the committee of faculty members who review progress and results.

**MASTER'S DEGREE** - Degree conferred by an institution of higher learning after students complete academic requirements which usually include a minimum of one (usually two) year's study beyond the bachelor's degree.

**MEAL PLAN** - Plan open to enrolled students for a set fee allowing them to partake of a certain number of meals on campus per week or per month.

**MIDTERM EXAM** - An exam administered after half the academic term has passed which covers all class material up until that point.

**MINOR** - The secondary subject or area of study in which students can choose to concentrate their studies to a lesser extent than their majors.

**MULTIPLE CHOICE EXAMS** - Unlike an essay exam, one where you have to choose the correct answer among the options given.

**NON-RESIDENT** - Students who do not meet the residence requirements of the state or city that has a public or state university. Tuition fees and admissions policies may differ for residents and non-residents. International students are usually classified as non-residents, and have little possibility of changing to resident status at a later date for fee purposes. Most public supported institutions will not permit a foreign student to be classified as a resident student while on a student visa.

**NOTARIZATION** - The certification of a document, a statement or a signature as authentic and true by a public official --known in the United States as a "notary public". Applicants from other countries should have their documents certified or notarized in accordance with instructions.

**PLACEMENT TEST** - An examination used to test a student's academic ability in a certain field so that he or she may be placed in the appropriate courses in that field. In some cases a student may be given academic credit based on the results of a placement test. Placement tests are usually given at the beginning of the year to first- year students before classes begin.

**PLAN OF STUDY** - A detailed description of the course of study for which a candidate applies.

**POP QUIZ** - Unannounced short test given on homework assignments.

**POST-DOCTORATE** - Studies designed for those who have completed their doctorate.

**POSTGRADUATE** - See "Graduate".

**PRELIMINARY EXAM OR "PRELIMS"** - See qualifying exam.

**PRE-REQUISITES** - Programs or courses that a student is required to complete before being permitted to enroll in a more advanced program or course.

**PRESIDENT (CHANCELLOR)** - The rector or highest administrative officer of an academic institution.

**QUALIFYING EXAMINATION** - In many graduate departments,. students who have completed required course work for a doctoral degree must pass an examination before embarking on the dissertation or thesis. A qualifying examination may be oral, written or both, and must be passed in order for the student to continue.

**QUARTER** - Period of study of approximately 10 to 12 weeks' duration.

**QUIZ** - Short written or oral test, less formal than an examination.

**RECOMMENDATION, LETTER OF** (also called personal recommendation, personal endorsement, or personal reference) - A letter appraising an applicant's qualifications, written by a professor or employer who knows the applicant's character and work.

**REGISTRATION** - Process through which students select courses to be taken during a quarter,

semester or trimester.

**RESIDENT ASSISTANT** - Upper class student (junior or senior) employed by the university to oversee students living in university residence halls.

**RESIDENCE HALL** - Also known as "Dormitory". On campus student accommodation.

**SABBATICAL** - Leave time with pay granted to a teacher or professor after serving for six or seven years on the same faculty. Its purpose is to give an extended period of time for concentrated study.

**SCHOLARSHIP** - A study grant of financial aid which may be supplied in the form of a cancellation of tuition and/or fees.

**SEMESTER** - Period of study of approximately 15 to 16 weeks duration. usually half of an academic year.

**SEMINAR** - A form of small group instruction, combining independent research and class discussions under the guidance of a professor.

**SENIOR** - A final year student at a high school or university.

**SOCIAL SECURITY NUMBER (SSN)** - A number issued by the US government to jobholders for payroll deductions for old age, survivors and disability insurance. Anyone who works regularly must obtain a SSN. Many institutions use this number as the student ID number.

**SOPHOMORE** - A second-year student at a high school or university.

**SORORITY** - A female social organization often referred to as part of the "Greek system".

**SPECIAL STUDENT** - A student at a university who is not enrolled in a degree course.

**STUDENT UNION** - A building devoted to student services such as food facilities, social clubs, meeting rooms, game rooms, movie theatres, administrative offices, health facilities, etc.

**STUDIO** - A seminar-style class where techniques are taught and projects are worked on and analyzed. Certain courses will not have studios.

**SUBJECTS** - Courses in an academic discipline offered as part of a curriculum of an institution of higher learning.

**SURVEY COURSE** - A course that covers briefly the principal topics of a broad field of knowledge.

**SYLLABUS** - An outline of topics to be covered in an academic course including deadlines for assignments.

**TEACHING ASSISTANT** - Graduate student employed by the university to assist in teaching introductory courses to undergraduate students, performing such tasks as grading papers, leading discussions, and tutoring students.

**TEST** - Any procedure measuring the academic progress of a student. Examples of various test formats include essay, multiple choice, and true/false.

**THESIS** - A written work containing the results of research on a specific topic prepared by a candidate for a bachelor's or master's degree.

**TRANSCRIPT** - A certified copy of a student's educational record containing the titles of

courses, the number of credits and the final grades in each course. An official transcript will also state the date a degree has been conferred along with the University Registrar's signature and university seal or stamp.

**TRIMESTER** - Period of study consisting of approximately 16 weeks, usually one third of the academic year.

**TUITION** - The money an institution charges for instruction and training (does not include the cost of books).

**TUTOR** - A person who assists a student with extra help in a subject.

**UNDERGRADUATE STUDIES** - Two or four year programs in a college or university after high school graduation, leading to the associate or bachelor's degree.

**UNIVERSITY** - An educational institution that usually maintains one or more four-year undergraduate colleges or schools with programs leading to a bachelor's degree; a graduate school of the arts and sciences awarding master's degrees and doctorates (Ph.D. 's) and graduate professional schools.

**VOCATIONAL SCHOOLS** - Institutions which prepare students for semi-professional or technical employment.

**WITHDRAWAL** - The administrative procedure of dropping a course or leaving an institution.

**ZIP CODE** - A US postal code (5-digit code).

# RECOMMENDED READINGS

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## TRAVEL GUIDES

- ❖ *Inside New York: International Student Edition*; Metro International
- ❖ *Let's Go: USA*; Harvard Student Agencies
- ❖ *Moneywise Guide To North America*; BUNAC
- ❖ *Road Atlas: A Student Guide Th North America*
- ❖ *The Rough Guide: USA*; Samantha Cook, Jamie Jensen, Tim Perry And Greg Ward
- ❖ *Spin Underground USA: The Best of Rock Culture Coast to Coast*; Duncan Bock, Ed.
- ❖ *Where To Stay USA*; Council On International Educational Exchange
- ❖ *Travellers USA & Canada Survival Kit*; Susan Griffith & Simon Caldex

## CULTURAL GUIDES

- ❖ *Coping With America*; Peter Trudgill
- ❖ *Culture Shock! USA*; Esther Wanning
- ❖ *NAFSA's International Student Handbook*; NAFSA: Association of International Educators & ETS
- ❖ *How To Live And Work In America*; Steve Mills
- ❖ *The Dictionary Of American Slang*; Robert L. Chapman
- ❖ *Cross-Cultural Orientation*; University Press of America Inc.
- ❖ *Stars And Bars*; William Boyd
- ❖ *Changing Places*; David Lodge
- ❖ *State Of America*; Trevor Fishlock
- ❖ *America. A User's Guide*; Simon Hoggart
- ❖ *Abroad In America - Literary Discoveries Of The New World*; Robert Blow
- ❖ *International Student Guide - Th The United States Of America*; AT&T

## USEFUL INTERNET WEBSITES

College Park: [www.geocities.com/collegeparki](http://www.geocities.com/collegeparki)

Geocities is a free web space provider and College Park is a collection of individual web pages

related to college life in the US. Includes: *"College 101: what they won't tell you in the Official College Handbook"* and *"College Survival Guide"*

Council Travel: [www.counciltravel.com](http://www.counciltravel.com) (This Web site provides for all your travel needs when you are stateside.)

Study in the USA: [www.studyusa.com](http://www.studyusa.com)

From the main page scroll down and click on the Resource Guide to link to pages concerning many aspects of University life. Pages include: *"Staying Safe- A common sense guide to campus safety"*, *"Getting a Visa- The basics of applying for your visa"*, and *"Understanding American Education- Making sense of your US higher education"*

USA City Link: [www.usacitylink.com//](http://www.usacitylink.com//)

This site allows you to view tourist sites in many major American cities, as well as providing information about restaurants, apartments and rentals as well as car rental agencies and provides direct links to individual tourist offices.



# CHECKLIST

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- ❑ Have you read this Pre-Departure handbook completely?
- ❑ Have you written an acceptance letter to the University of your Choice?
- ❑ Have you sent a non-refundable tuition deposit to the university of choice, if it is required?
- ❑ If you have received more than one letter of notification of admission, have you written letters of regret to the universities you have decided not to attend? Have you returned any official documents such as the Form 1-20 and Form IAP-66 that may have been sent to you by these universities?
- ❑ Have you checked that your passport will be valid at least 6 months beyond your intended period of stay in the United States?
- ❑ Have you completed the application process for your student visa, submitting all required documents and visa application forms to the US embassy or consulate?
- ❑ Have you received all the required immunizations for the state or university you will be entering?
- ❑ If you are being sponsored by an organization, have you notified them of your plans? Be sure to maintain close contact with your sponsoring organization. Sponsoring organizations have various procedures that you must complete. In addition, supporting organizations can assist you with your pre-departure arrangements and provide valuable information.
- ❑ Have you made travel arrangements and reservations for temporary accommodation if necessary?
- ❑ Have you submitted an application for housing with a deposit, if required?
- ❑ Have you advised the International Students' Office of the university you will be attending of your plans (itinerary, date and time of arrival)? Or found out the best way to get to campus?
- ❑ Have you learned to what address you should send your unaccompanied baggage? Only send them to a specific address that has agreed to receive them. Otherwise have someone send them after your arrival in the US.
- ❑ If you need regular medication, have you procured an adequate supply and prescription from your doctor? If you wear glasses or contacts, have you got a prescription from your optician, and an extra pair for emergencies? You may also want to get your teeth checked before you go!
- ❑ Have you made arrangements to arrive in time to participate in an orientation program at your university? Have you made sure that on arrival you will have adequate funds for registration and living costs?

The previous editions of *A Few Things You Should Know Before You Go* were compiled by:

Mary Anderson (US)  
 Melissa Anyiwo (UK)  
 Adrian Baskey (US/UK)  
 Jackie Boismenu (US)  
 Benjamin Bowler (UK)  
 Heather Coiro (US)  
 Susan Elliott (US)  
 Kerensa Hogan (US)  
 Valeria Hrimnak (US)  
 Catherine Kiers (US)  
 Ruth McCutcheon (US)

Molly Meng (US)  
 Evan Metz (US)  
 Mary Murtagh (UK)  
 Ryan Newdick (UK)  
 Marie O'Hara (UK)  
 Victoria Parr (UK)  
 Janet Schneider (US)  
 Caroline Smith (US)  
 Cristina Zampetti (US)

This handbook was researched and written by:

**Louise Cook**, a UK national, graduated from the University of London with a BA in Human Geography. She was a Fulbright Scholar to Rutgers University where she completed her MA in Geography. She is now the Director of the Educational Advisory Service.

**Susie Kastner**, a US national, graduated from Kansas State University with a BS in Family Studies and Human Services. She is here at the Educational Advisory Service serving as a Student Information Officer.

**Joanna Ruif**, a US national, graduated from Rutgers University with a BA in English Literature. She spent a year at the University of Sussex studying English Literature and is now a Student Information Officer here at the Educational Advisory Service.

**Erin Stark**, a US national, is a Junior currently attending Oswego State University majoring in Psychology with a minor in Business. She is here as an intern on the CAPA program.

**Catherine White**, a UK national, graduated from University College of Wales - Swansea with a BA in American Studies and History. She spent a year at Colorado State University - Fort Collins. Recently she completed her MA in Area Studies (US) at the Institute of US Studies. She is now an Educational Adviser at the Educational Advisory Service.

**Joan Yamada Dawson**, a US national, graduated from Georgetown University with a BA in English Literature and Women's Studies. She spent a year at the University of East Anglia studying English and American Studies. She is now an Educational Advisor at the Educational Advisory Service.

**Roberta James Paola**, a US national, graduated from Seattle University majoring in Education. She is currently the Educational Adviser at the Educational Advisory Service, in Durban, South African and prepared this booklet for the South African readers.